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Disrupting Suburban Religion: The Great Recession, Suburban Poverty, and Reframing
Evangelical Narratives

A Dissertation submitted in partial satisfaction
of the requirements for the degree of

Doctor of Philosophy

in

Religious Studies

by

Nathan Bentley Womack

March 2019

Dissertation Committee:

Dr. Michael Alexander, Co-Chairperson

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Dedication

To Ashley and Samuel

ABSTRACT OF THE DISSERTATION

Disrupting Suburban Religion: The Great Recession, Suburban Poverty, and Reframing Evangelical Narratives

By

Nathan Bentley Womack

Doctor of Philosophy, Graduate Program in Religious Studies
University of California, Riverside, March 2019
Drs. Michael Alexander and Paul Chang, Co-Chairpersons

The Great Recession that started in 2007 was one of the worst economic downturns in United States history. Unemployment hit record highs and home foreclosures became a normal part of the national landscape. The suburban middle-class population in America saw a rise in poverty unlike anything before. More people in suburbs living under the federal poverty limit compared to urban areas. Suburban evangelical Christians were among those who lost homes, jobs, assets, and savings. They turned to their local churches for financial assistance and pastoral care as they tried to make sense of their circumstances. Pastors had to evaluate their perspectives on poverty and benevolence as a new demographic of people sought financial assistance.

This dissertation examines how evangelical pastors and leaders ministered to congregants that were affected by the recession in the Inland Empire of Southern California. The recession caused pastors and ministry leaders to challenge their congregants to change their worldviews from a consumerist narrative of the American Dream and towards a worldview based on biblical teachings focused on stewardship, living within one's financial means, and grounding individual identity in the person of Jesus Christ. Using narrative analysis and a theory of worldview transformation, this

project looks at reflections about pastoral care and counseling, sermons, and financial religious educational curriculum, to explore how pastors challenged their congregants to rethink their views about socio-economic status, wealth, materiality, and how these things related to their faith. Pastors encouraged their congregants to get out of debt and explained to them how to view money as a tool to build God's Kingdom. These pastors were not just helping people work through their hardships during the recession – they changed the narrative of how evangelical faith ought to relate with the American Dream. Evangelicals were challenged to be stewards and managers of God's resources rather than consumers. This new narrative focused on financial freedom through debt elimination and generosity as the vehicle to experience God's blessings and to build his kingdom.

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Chapter 1 – Introduction: Worldview and Narratives

The Great Recession in the United States began in 2007 and disrupted the economic landscape of suburban America. More suburban households fell below the federal poverty line during the recession than households in urban households.¹ Individuals and families had who never experienced poverty were suddenly thrust into financial crisis and found themselves in precarious financial situations, such as home foreclosures and sudden job layoffs. More than one in four suburban residents in the US were poor or near poor by 2010.² Homeownership rates and racial and ethnic makeup were key differences between urban and suburban poor during this time. Whereas 36 percent of suburban families below the poverty line were homeowners in 2010 the same was true of less than 20 percent of comparable families in urban areas.³ Similarly, 44 percent of suburban residents experiencing poverty were white compared to 24 percent in urban cities.⁴ By 2010, there were more poor individuals living in the suburbs than in the metropolitan urban centers throughout the United States.⁵

In the midst of the recession was a transition of power in the United States as President George W. Bush ended his second term in office and President Barack Obama began his first term in January 2009. President Obama began implementing programs, such as the American Recovery and Reinvestment Act (ARRA), in order to stimulate the

¹ Elizabeth Kneebone and Alan Berube, *Confronting Suburban Poverty in America* (Washington D.C.: Brookings Institute Press, 2013), 17. The federal poverty threshold in 2010 was \$22,314.00 for a family of four.

² Ibid., 19.

³ Ibid., 32.

⁴ Ibid.

⁵ Ibid., 35.

economy and curtail the crisis as unemployment continued to rise and people continued to lose their homes, 401ks, and other assets. The department of Housing and Urban Development (HUD) also implemented programs designed to keep people in their homes and to prevent a rise in homelessness throughout the country. By 2009, the country slipped into an economic hole that would take many years of recovery and the types of economic recover programs revealed the depth of the downturn and how hard it was going to be for people to bounce back.

During the crisis there were numerous voices throughout the country that addressed the recession. While many people looked to political and economic leaders to make sense of the crisis, others turned to religious leaders. Evangelical Christians in the US looked to prominent national voices in their community to help them make sense of the economic turmoil. Evangelical pastors throughout the country weighed in on the recession and offered their interpretations of what the recession meant from theological and practical perspectives. Some pastors argued that that the economic pressures revealed a fracturing of American culture and demonstrated a deep need for healing in the land. Pastor Rick Warren of Saddleback Church in Lake Forest, California declared in one of his first sermons of 2009,

“Our nation needs a national healing. America has been wounded over the last years by a dozen or so isms. Materialism. Hedonism. Secularism. Racism. Factionalism. Terrorism. Extremism. Consumerism. Narcissism. Cynicism. Our nation has been wounded by crime, by corruption, by scandal. By many, many different things. We do need a healing. We need healing in our economy. We need a healing in our businesses. We need healing in our schools. Our nation needs a healing in our cities. In our marriages. In our families. We need healing in our hearts.”⁶

⁶ Rick Warren, *What will heal America?* (Saddleback Church. January 10-11, 2009), transcript.

Other evangelical pastors declared that the recession was a symptom of issues of individual greed in the nation and argued that the source of the recession starts with the individual American and no one else. Pastor Andy Stanley of Northpoint Church in Atlanta, GA preached a sermon where he explained that any form of economic recovery must begin with the individual.⁷ Pastor Stanley reminded his congregation how important it is to read the Bible and know what it says regarding the economy. He stated, “Any time the entire country is talking about something, pastors should pause and talk about it... We know what Republicans and Democrats think, but what does the Bible and Jesus say?”⁸ According to Pastor Stanley, there was too much focus on what politicians and economists thought about the economy rather than what the Bible had to say about the recession.

Evangelicals in the suburbs of America were interested in hearing their pastors address economics and finances during the recession because many of them had a stake in the failing economy and sluggish financial markets. Suburban areas in the US reflect an opposite pattern of wealth compared to suburban regions in other parts of the world. Metropolitan and urban areas have been the historical locations of wealth and status around the world, while the suburbs are associated with lower-income populations. However, this phenomenon is often inverted in the US. Kenneth T. Jackson, historian of suburbanization in the US, explains, “In the United States, status and income correlate

⁷ John Blake, “Preachers Confront the ‘last taboo’: Condemning greed amid Great Recession,” October 1, 2011, accessed July 25, 2018. <http://religion.blogs.cnn.com/2011/10/01/preachers-confront-the-last-taboo-condemning-greed-amid-great-recession/>.

⁸ Ibid.

with the suburbs, the area that provides the bedrooms for an overwhelming proportion of those with college educations, of those engaged in professional pursuits, and of those in the upper-income brackets.”⁹ In addition, Christianity became a staple of many suburban communities as early as the 1940s.¹⁰ Non-denominational churches became popular in suburban regions and many of these churches were aligned theologically with evangelical thought and practice. Evangelicalism and American suburbs were intertwined through the second half of the 20th century and into the 21st century. Many evangelical suburbanites experienced negative effects of the recession that started in 2007 and they sought refuge and support from their pastoral leaders.

Evangelicals not only looked to their pastors and leaders during the recession but also had other voices available to them that helped to interpret what was going on. Evangelical publications like *Christianity Today* weighed in on recession and offered an interpretation of what this could all mean for evangelicalism and the nation. One article written in December 2008 addressed some of the commonly held assumptions about property value, debt, and the larger system of capitalism. Yet, the article concluded that the problem with the economy was not with the economic systems but with individuals and their issues of the heart. People were greedy and it was the collective greed of individuals that caused the economic crash. The author explained, “It’s not a mystery how to turn this trend around. From the beginning, church teachers have realized that the most effective frontal assault on greed begins with generosity. Paul lifts up the

⁹ Kenneth T. Jackson, *Crabgrass Frontier* (New York: Oxford University Press, 1985), 22.

¹⁰ Roger Finke and Rodney Stark, *The Churching of America 1776-2005: Winners and Losers in Our Religious Economy* (New Brunswick: Rutgers University Press, 2006), 224.

Macedonian Christians as an example: ‘Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity' (2 Cor. 8:2).’¹¹ According to this author, generosity needs to be the hallmark of the recession and evangelicals are to heed this biblical teaching on being generous, even in the midst of a recession. This dissertation explores the rise of generosity ministries during and after the recession and how these generosity ministries reframe anthropological perceptions of money, assets, private prosperity, and personal stewardship of resources.

Some evangelical pastors also framed their local financial ministries around the principles of generosity. Pastor Robert Morris, senior pastor Gateway Church in Lakeview, TX, wrote a book in 2002 called *The Blessed Life: Unlocking the Rewards of Generous Living* that became a popular read for many evangelicals during the recession. Other ministries like Dave Ramsey’s Financial Peace University became a common ministry staple at many evangelical churches. Ramsey’s program uses practical steps to help people eliminate debt and live a debt free life in order to maximize the potential for financial generosity towards others. From these perspectives, the recession was not just a hardship on Americans but it was also an opportunity for evangelicals to learn how to live generous lives for God as they reimagined their perspectives of prosperity, wealth, vocation, and material ownership in the midst of losing everything.

Pastors like Rick Warren, Andy Stanley, and Robert Morris along with Dave Ramsey reflect the national evangelical voices during the recession and they often represent the face of evangelicalism in America as pastors of megachurches, best-selling

¹¹“Looking for Moral Capitalism.” *Christianity Today* 52, no. 12 (2008): 22–23.
<https://search.ebscohost.com/login.aspx?direct=true&db=a9h&AN=35581125&site=ehost-live>.

authors, and leaders of worldwide ministries. Their voices contribute to the construction and reinforcement of many evangelical worldviews about the relationship between faith and the economy. However, evangelicalism had many other representatives beyond those who often get the spotlight. There are pastors of churches throughout the country that experienced the recession in different ways and taught about the effects of the recession and how to live in the midst of financial hardship. This is not to say that Pastor Rick Warren's or Andy Stanley's interpretation on the recession was irrelevant or off-base. Their perspectives simply reflect more of a broad and national scope than a local one. For this reason, such representatives often deal in general principles at an abstract level.

But a number of questions remain. What did the situation look like on the ground? How did the recession affect smaller evangelical churches and the pastors that lead them? What did pastors from the local suburbs have to say about the recession how did they address the needs of their congregants? What can we learn from local suburban narratives and how evangelicalism was affected in these smaller contexts? These are the kinds of questions I formulated as this project was conceived.

The development of this project started before I entered my doctoral program. I was attending seminary during the recession and I was on staff at a church and was training to become a minister. One of my first pastoral responsibilities was to meet with people who came to the church office during the week and help them with any pastoral requests, including financial requests. I listened to countless stories from men and women who were struggling financially as they shared about the burdens they carried as a

result of losing their jobs, their homes, their cars, their insurance, and other assets. Many of them often walked into my office in tears as they lamented their losses and expressed their fears of the unknown circumstances that were before them. A number of them requested food since their families had little to nothing to eat due to their lack of income. There was a sad irony of many shared experiences where people living in big homes and had many assets had no food in their pantries. Each one of them had stories to tell about how they ended up in the office that day. I remember learning from more seasoned pastors who had ministered for many years that it was my responsibility to simply love these people and do my best to meet whatever needs they had. Yet, I was also told to help people to learn how to live within their means. This meant that I helped people who were living on credit to learn how to transition to paying with cash. Sometimes these conversations became tense, as congregants became upset with me when I suggested that they downsize their lifestyles. I noticed how some people struggled with changing their financial habits whereas others had no problem embracing drastic changes in order to financially stay afloat.

Each of these individuals had a story to share and in the process of helping them I was constructing own interpretation and internal narrative about the recession and its relationship to evangelicalism, American identity, and socio-economics. As the years passed and the economy improved, I thought about how economic events and the narratives that emerged from those events shaped evangelicalism. I wanted to know about how the recession affected other evangelical pastors and churches in the area and learn what their stories were. I was curious about how sermons and religious education

were used to not only help people during the recession but also how they shaped discourses and narratives of faith and economics. My dissertation examines these aspects of evangelicalism in a particular location, the Inland Empire region of Southern California. The Inland Empire or IE is a large geographic area that is situated outside of the Los Angeles metropolitan area. I choose to look within parts of the IE because it is a place where the economy was hit hard and it was a major region where the subprime mortgage meltdown affected many people.¹² The IE is predominately suburban in nature and many of the inhabitants settled there throughout the last half century due to affordable housing and proximity to Los Angeles and Orange County where many residents commute for work. The IE is also home to many evangelical churches that are scattered throughout its vast borders. Pastors in the IE often minister to a broad socio-economic base and I wanted to learn about different narratives from pastors throughout the region.

Narrative analysis is a methodological tool that allowed me to understand how pastors not only dealt with the fallout of financial losses with their congregants but also were actually addressing worldview challenges.¹³ Danna Nolan Fewell, a biblical scholar on narratives, explains that crisis and narratives often go together since, “crisis are often

¹² San Bernardino CVS Report, 2013, 35. By 2011, 19% of the population in the Inland Empire was living below the poverty line. 25% of the population received food and financial assistance. One city reported that 48% of their residents received public assistance in 2011. See the 2011 Census Bureau for comparison. “Income, Poverty, and Health Insurance Coverage in the United States: 2011,” United States Census Bureau, September 12, 2012, accessed on March 17, 2017. https://www.census.gov/newsroom/releases/archives/income_wealth/cb12-172.html. The national level of poverty in 2011 was 15% of the population.

¹³ W. Labov and J. Waletzky, "Narrative analysis: Oral versions of personal experience." Reprinted in *The Journal of Narrative and Life History*, 7 (1967/1997): 3-39. Labov and Waletzky's work became a catalyst known as the 'narrative turn' in social sciences and humanities where narrative discourse became a focus of study for scholars that are interested in how people construct stories and narratives that interpret and shape their understanding of the world. I will discuss my narrative approach later in the chapter.

the roots of cultural identity re/construction.”¹⁴ Michael Jackson, an anthropologist of religion, argues that crises are necessary to study within culture and time since crises reveal, “contexts and situations in which normative epistemes and customary routines are disrupted, suspended, contested, negotiated, and reshaped.”¹⁵ The recession created a crisis for countless Americans, including evangelicals, where their perceptions of prosperity and security were turned upside down. Some evangelicals had never experienced financial hardship before and the recession challenged their worldview of security within a suburban context. The challenges posed to suburban affluent and middle-class congregants evoked responses that included depression and anger.¹⁶ Pastors in these communities worked to reframe how congregants viewed their relationship to their financial and material assets. In addition, pastors of lower income congregations also challenged worldviews and encourage congregants to save their money and live within their means rather than going into debt.

My research reveals that pastors are often in the business of orienting and re-orienting worldviews, including financial and socio-economic worldviews. They guide people towards living a life that ostensibly takes evangelical and biblical theology as its center. In the end, the shaping of worldviews encompasses religion, politics, and

¹⁴ Danna Nolan Fewell, “The Work of Biblical Narrative,” *The Oxford Handbook of Biblical Narrative*, ed. Danna Nolan Fewell (New York: Oxford University Press, 2016), 5.

¹⁵ Michael Jackson, *The Politics of Storytelling: Violence, Transgression and Intersubjectivity* (Copenhagen: Museum Tusculanum Press, 2002), 129.

¹⁶ “Income, Poverty, and Health Coverage in the United States: 2010,” United States Census Bureau, September 13, 2011, accessed March 17, 2017. https://www.census.gov/newsroom/releases/archives/income_wealth/cb11-157.html. The real median household income was \$49,455.00 in 2010. The United States Census Bureau does not define middle-class since there are numerous socio-political nuances with the term. For this project, I use the real median household income as a baseline for how pastors and congregations in the Inland Empire understood their own construction of socio-economic class.

economics. Ultimately, many evangelical pastors strive to help their congregants develop into people who reflect what theologian Gordon Fee describes as a proper Christian:

“The Spirit should identify God's people in such a way that their values and worldview are radically different from the wisdom of this age. They do know what God is about in Christ; they do live out the life of the future in the present age that is passing away; they are marked by the cross forever. As such they are the people of the Spirit, who stand in bold contrast to those who are merely human and do not understand the scandal of the cross. Being spiritual does not lead to elitism; it leads to a deeper understanding of God's profound mystery -- redemption through a crucified Messiah.”¹⁷

Therefore, according to Gordon Fee, as well as other the evangelical leaders, Christian economic and financial values and worldviews should be radically different in comparison to other, secular perspectives, particularly individual consumerism. Holding radically different perspectives on finances, economics, and consumerism compared to the predominant culture of the day, whatever that may be, is a piece of evidence that a person has actually been transformed by the gospel.¹⁸ Pastors addressed the worldviews of their congregants that were rooted in a consumerism that focuses on the accumulation of goods and wealth for individual pleasure and status rather than the biblical model of stewardship, where people are understood to be the stewards of all the resources that God gives them, including their finances. This dissertation demonstrates how many

¹⁷ Gordon Fee, *The First Epistle to the Corinthians, Revised Edition* (Grand Rapids: Eerdmans, 2014), 128-129. This quote may be viewed as a categorical generalization of evangelicals. However, Fee does well articulating this notion that a marking of Christian faith (evangelical or not) is marked out by living differently from those who are not. Pastors in evangelical traditions challenge their congregants to live differently (this will be discussed further in chapters 4 and 5 when I look at sermons and religious education during the recession).

¹⁸ Numerous texts have been written about the consumer culture and its relationship to the rise in debt loads in the US. *Credit Card Nation* by Robert D. Manning is a popular text that addresses the consumer culture in the US and how America became a debt culture. Dell DeChant's *The Sacred Santa* explores the religious aspect of consumer culture in America and how consumerism became sacred and mirrors religious ideas and practices.

evangelical pastors in the Inland Empire addressed the disrupted socio-economic worldviews of their congregants as a result of the Great Recession. Pastors used pastoral care, sermons, and religious education as means to transform congregant worldviews of personhood away from consumerism that are grounded in suburban narratives about the American Dream and reorient them towards an economic and financial worldview rooted in the biblical concept of stewardship and generosity. However, the results of their efforts to transform worldviews about the relationship between faith and economics were far from universal. Pastors ministering in lower-income and minority communities of the IE shared about the unique challenges their congregants faced during the recession. These pastors shared how they had to approach their faith communities differently compared to other congregations due to the different socio-economic makeup. These narratives reflect the growing diversity of evangelicalism, both in the IE and the US, as it relates to the recession and challenges scholarship to explore evangelicalism beyond denominational lines and move towards more socio-economic approaches.¹⁹

In order to analyze the process of evangelical pastoral attempts to change their congregants' worldviews about the relationship of faith, economics, and finances, it is necessary to address the theoretical and methodological groundwork for the study. This chapter presents the theoretical and methodological groundwork for the study of

¹⁹ Robert P. Jones and Daniel Cox, "America's Changing Religious Identity: Findings from the 2016 American Values Atlas," Public Religion Research Institute, September 6, 2017, accessed on February 26, 2019. <https://www.prri.org/wp-content/uploads/2017/09/PRRI-Religion-Report.pdf>. This report reveals that evangelicalism in the US is becoming more racially and ethnically diverse. Past scholarship on evangelicalism in the US tends to examine it as a meta-category that is broken up by denominations. See Mark A. Noll, *The Old Religion in a New World* (Grand Rapids: Eerdmans, 2002) and Roger Finke and Rodney Stark, *The Churching of America 1776-2005* (New Brunswick: Rutgers University Press, 2005). My research shows diversity within pastoral responses during the recession and connects with Jones and Cox's data on the changing demographics within the tradition.

evangelical clergy narratives regarding the Great Recession in the Inland Empire region of Southern California. I examine the theory of constructing worldviews and the process of changing worldviews by anthropologist Paul Hiebert and the methodology of narrative analysis by scholar of religion R. Ruard Ganzevoort to analyze interviews with pastors, sermons, and evangelical financial education.

What is an evangelical in the US?

Before examining evangelical pastoral worldviews in relationship to the Great Recession in the US, it is necessary to define what evangelicalism is and situate evangelical responses to the Great Recession in the IE inside the larger evangelical version of the American Dream that intertwines consumer capitalism and evangelical faith. From a theological perspective, the sermons and teachings that I analyzed in addition to the evangelical pastors and leaders that were interviewed for this project fit within David Bebbington's evangelical quadrilateral that identifies four common qualities found in a majority of evangelical traditions. The four qualities are Biblicism, crucicentrism, conversionism, and activism.²⁰ Thus, in terms of doctrine, or teaching, evangelicals emphasize that the Bible is the central book of truth regarding spiritual and practical matters, the centrality of atonement through the crucifixion of Jesus Christ on the cross, the belief that all people need to be converted, and a commission for the gospel to be expressed through strenuous effort and activity. There are some churches that I examine that, in line with a growing Charismatic emphasis within evangelicalism, also

²⁰ David Bebbington, *Evangelicalism in Modern Britain: A History from the 1730s to the 1980s* (New York: Routledge, 2004), 4.

put an additional emphasis on the work of the Holy Spirit in the life of a believer in addition to the four qualities from Bebbington. I will highlight this additional component as needed when analyzing how evangelicals experienced the Great Recession.

In addition to Bebbington's quadrilateral, it is important to identify other intellectual elements of evangelical discourse in the US. Gerardo Marti and Michael Emerson explain that evangelicals have a unique religiosity that needs to be understood in order to analyze and evaluate evangelical ideologies and practices:

“Evangelical discourse involves a complex of assumptions regarding agency and structure that underlie their religiosity. Evangelicals see change as personal and individual, conversion and repentance are generic tools for transformation that are believed to be able to overcome social ills. The local church is the site in which personal transformation occurs’ and this change ‘comes from individual conversion, prompted by the ministry of the church, one heart at a time.”²¹

Evangelical religiosity is built on individual choice and actions. People either choose to accept God's gift of salvation or they reject it. Belonging to a church is about individual choice and each person has the agency to determine what church and community to be a part of. Regarding economics and finance, it is thus the responsibility for the individual evangelical to identify their economic woes and to make personal changes in order to get out of their economic situation. As we will see throughout the dissertation, the issues of economic hardships are often not directly addressed as external elements but rather they are interpreted through a theological lens of individual responsibility. Although the economy may have crashed as a result of numerous factors such as politics, business, and

²¹ Gerardo Marti and Michael O. Emerson, “The Rise of the Diversity Expert,” *The New Evangelical Social Engagement*, eds. Brian Steensland and Philip Goff (New York, Oxford University Press, 2014), 183.

finance, many evangelical pastors and leaders narrow down the primary culprit of the recession to individuals who made poor decisions and are now reaping the consequences. Evangelicals in financial hardship need to look inward and identify the root of what is causing the desires that have led to poor financial choices involving debt and poor investments.

The emphasis of individual responsibility is not a new teaching in evangelicalism during economic downturns. Historian Kevin Kruse's book, *One Nation Under God: How Corporate America Invented Christian America*, maps the efforts of American industrialists to promote free enterprise during the Great Depression in the 1930s as a response to President Roosevelt's New Deal agenda that promoted government welfare programs. Corporate leaders began looking at religious leaders to help promote their free enterprise philosophies and practices. Evangelical leaders who opposed the Social Gospel movement became allied with corporate leaders who sought a counter-movement to the New Deal. They argued that New Deal policies elevated the government to the role of an idol that Americans worshiped rather than God himself. The Social Gospel and New Deal also caused Americans to covet what the wealthy possessed through their efforts to distribute wealth equally. Ultimately, the industrialists and leaders against these social reform movements insisted that these programs did not represent Christ's teachings on caring for the poor. They argued:

"The welfare state was not a means to implement Christ's teachings about caring for the poor and the needy, but rather a perversion of Christian doctrine. In a forceful rejection of the public service themes of the Social Gospel, they argued that the central tenet of Christianity remained the salvation of the individual. If any political and economic system fit with the religious teachings of Christ, it would have to be rooted in a similarly

individualistic ethos. Nothing better exemplified such values, they insisted, than the capitalist system of free enterprise.”²²

The Great Depression surfaced debates within Protestant and evangelical Christian communities about the role of the individual as it relates to religion and economics. Industrialists and clergy who supported economic free enterprise during the depression used the individualistic nature of personal salvation to promote their economic and financial agendas.

The recession during the 1970s also reveals evangelical efforts to promote individual responsibility as the mechanism that either creates solid economies or leads to recessions. Evangelical leaders with a professional background in the financial world during the 1970s, such as Larry Burkett, started to articulate individual responsibility through a concept known as stewardship. Stewardship is the idea that God created people to be managers or stewards of all creation. They are to care for the things that God gives them, including money and wealth. As the economy declined in the 1970s, Burkett surmised, “We are facing dire financial and social crises. Data from every segment of society support this, and it is clear that Christians living outside God’s plan are going to suffer needlessly.”²³ Living outside of God’s plan meant not living as a steward of what God gives people. Like evangelicals in the 1930s and 40s who challenged the theological premises of the New Deal, Burkett and others also warned how New Deal policies, such as national debt, continued to have a negative impact on the economy in the 1970s. It was up to individual Americans to challenge the normalization

²² Kevin Kraus, *One Nation Under God: How Corporate America Invented Christian America* (New York: Basic Books, 2015), 7.

²³ Larry Burkett, *Your Finances in Changing Times* (Chicago: Moody Publishers, 1975), 14.

of national and consumer debt. Particularly, evangelicals were called upon to live as financially responsible individuals that shunned debt and pursued generous giving to those in need in order to combat government social programs and the expansion of government.

The Great Recession in the late 2000's surfaced many similar discussion points that were raised in the Great Depression of the 1930s and the recession of the 1970s. This project is historically situated in the evangelical lineage of these economic downturns. However, although there are similarities between the evangelical responses during the Great Recession and other periods of economic decline in the US, the IE reveals how there were different experiences from evangelical pastors and leaders that broaden evangelical experiences beyond the individualistic views of economics and theology and topics such as class and race emerge within reflective discourses.

Data collection

In order to understand and analyze how the recession affected evangelical churches in the Inland Empire I drew from a layered method of historical and anthropological data collection. My experience as a minister in the Inland Empire during the recession positioned me as a participant observer in the field and immersed me in the experiences of pastors and congregants who were affected by the recession.²⁴ In March 2009, I began meeting with numerous congregants and other individuals from all over the

²⁴ Christina Chavez, "Conceptualizing from the Inside: Advantages, Complications, and Demands on Insider Positionality," *The Qualitative Report* 13, no. 3 (2008): 474-494. DOI: www.nova.edu/ssss/QR/QR13-3/chavez.pdf. Chavez explains the debate between the advantages and disadvantages of insider positionality within qualitative methodology. I recognize the debate but I found that my status as an insider to the evangelical and pastoral communities allowed me insight to historical, theological, and linguistic principles that helped me to analyze historical narratives and narrative construction.

IE who sought assistance from our church. I provided pastoral care and counseling in addition to providing financial and material assistance. I also attended meetings with other pastors and civic leaders about the recession and how it was affecting the community. These meetings provided me with narratives about how pastors were ministering to their congregants in the down economy. I continued to participate in benevolence ministry until I began graduate school in September 2013.

As my project began to take shape in January 2015, I began researching historical accounts from pastors about how the recession affected their congregations and their churches. Digital searches allowed me to find newspaper articles, blogs, and other content that shed light on how pastors in the Inland Empire interpreted the recession as well as how they provided care to their congregants and communities.²⁵ I also found public online materials from IE evangelical church congregants about their reflections about the recession and how their churches and pastors helped them make sense of their financial situations. Materials from financial courses taught at churches, such as the Dave Ramsey Financial Peace University materials, were also invaluable with understanding and analyzing evangelical worldviews on finances and the economy.

In addition to researching digital reflections and experiences, I conducted 18 formal interviews with pastors and leaders from 9 different churches and organizations in the IE in order to hear their experiences during the recession and gather historical recollections. I chose to do interviews because they offer glimpses into what Robert

²⁵ Joshua Sternfield, "Archival Theory and Digital Historiography: Selection, Search, and Metadata as Archival Processes for Assessing Historical Contextualization," *The American Archivist* 74 (2011): 544-575. <https://americanarchivist.org/doi/pdf/10.17723/aarc.74.2.644851p6gmg432h0>.

Weiss calls, “interior experiences.”²⁶ Interior experiences are the perceptions, feelings and the interpretations of those perceptions and feelings from an individual. They provide windows into relationships, ministry, community, and their own person. In addition, interviews provide snapshots of the past that compliment the historical reflections from the digital research.

Interviews also help scholars of religion to not only understand a sequence of moments that make up an event, such as the Great Recession, but provide crucial awareness of lived religious traditions and how people make the worlds in which they live and also how they are shaped by the worlds they make.²⁷ Interviews reveal cultural logics from participants, which are often articulated as broad assumptions about a group of people or experienced phenomenon.²⁸ Pastors often revealed their cultural logic about the recession during interviews and their broad declarations about American culture, consumerism, and debt highlight broad cultural assumptions within evangelical leadership and evangelicalism throughout the US. Pastors in the IE shared their concerns about the debt load and dominant consumerism mentalities that influenced their congregants’ views of their faith in relationship to their socio-economic status. Their concerns echo the rhetoric from national evangelical voices, such as Andy Stanley and Dave Ramsey, who contend that American evangelicals need to reframe their views on debt, consumerism, and identity formation around material wealth.

²⁶ Robert S. Weiss, *Learning from Strangers* (New York: The Free Press, 1994), 1.

²⁷ Robert Orsi, “Is the Study of Lived Religion Irrelevant to the World We Live In?” *Journal for the Scientific Study of Religion* 42, no. 2 (2003): 172.

²⁸ Tom Boellstorff, Bonnie Nartdi, Celia Pearce, T.L. Taylor, *Ethnography and Virtual Worlds* (Princeton: Princeton University Press, 2012), 97.

Another method that I performed in my research was netnography.²⁹ I collected data from listening and analyzing 35 audio and/or video sermons from pastors throughout the Inland Empire.³⁰ These sermons were preached primarily from 2008 to 2012 within a range as early as 2005 and as late as 2018. They offer further evangelical narratives about the recession and post-recession. Sermons are a form of persuasive rhetoric and they are used “to present ideas as well as to procure one’s arguments with the intention to convince others.”³¹ They have the power to shape, alter, and reinforce the worldviews of the listeners. Sermons reach more people at once than pastoral care or counseling. They can be powerful tool to shape and reinforce worldviews in a larger setting. Netnographic methodology helped me to analyze how pastors communicated specialized ideas and language to their congregations by observing a common ritual practice.

Insider participant observation, digital historical narratives, formal interviews, and netnography provided me a layered qualitative and ethnographic approach to exploring how pastors ministered to their congregants in the IE during the recession. They provide a rich and diversified ways of exploring the field and understanding how pastors shaped their own narratives about the recession, while also challenging their congregants to reframe their own worldviews and narratives about the relationship between faith, wealth, and status.

²⁹ Robert V. Kozinets, *Netnography: Doing Ethnographic Research Online* (London: Sage Publications Ltd., 2010). Netnography is a methodological approach to doing ethnography online. Netnographic analysis of online sermons allowed me to see how pastors provided reflections and narratives about the recession as well as their efforts to reframe narratives for their congregants and those listening online.

³⁰ See Appendix A for list of sermons including speaker, dates, and locations.

³¹ Martin Adam, “Persuasion in Religious Discourse: Enhancing Credibility in Sermon Titles and Openings,” *Discourse and Interaction* 10, no. 2 (2017): 5. DOI: 10.5817/DI2017-2-5.

Theory of worldview

In order to analyze and interpret the data I needed a theory of worldview and worldview change within the study of religion. For this project, I used Paul Hiebert's theory of worldview to analyze the interviews, sermons, and religious educational materials and teachings I gathered. Paul Hiebert was a cultural anthropologist who spent his career studying the construction and changes of worldview, specifically religious worldviews. Hiebert's works, particularly *Transforming Worldviews*, present a theoretical model of worldviews and their ability to be transformed that has been very helpful with analyzing and understanding how pastors addressed issues of the recession as they ministered to individuals and families who were affected and had their worldviews challenged by the Great Recession.

Hiebert's basic definition of worldview is "the foundational cognitive, affective, and evaluative presuppositions a group of people makes about the nature of things, and which they use to order their lives."³² Worldviews are the images or maps of reality that people use to navigate and live their lives. They undergird the beliefs and behaviors of culture. Often these assumptions are so basic that they are almost entirely shielded from critical analysis and reflection. Because they are so entrenched, worldviews are often aggressively defended when challenged.

Hiebert also posits that worldviews make up the core values of a culture. Norms, values, and behaviors are rooted in the worldviews of a culture. Hiebert defines culture as "the more or less integrated systems of ideas, feelings, and values and their associated

³² Paul Hiebert, *Transforming Worldviews* (Grand Rapids, Baker Academic, 2008), 15.

patterns of behavior and produces shared by a group of people who organize and regulate what they think, feel, and do”³³ Culture has the power to define reality for people and how people act within a culture is the product of cultural values.

In addition, Hiebert theorizes that worldviews consist of three dimensions that work simultaneously together: cognitive, affective, and evaluative.³⁴ The cognitive, or existential, dimension provides cultures with cognitive patterns to explain reality such as epistemological, hermeneutical, and logic. He argues that people explain their realities by what they experience. This can lead to different interpretations of the same experience by people. The cognitive assumptions that people make also help shape perceptions of time, space, and self.

The next dimension of Hiebert’s theory is the affective dimension, which centers on the feelings, emotions, and sensations of an individual and forms perceptions of attitudes, beauty, joy, sorrow, pain, taste, and smell. This is seen in the differences between cultures regarding types of foods or communication styles. Hiebert also acknowledges how the affective dimension affects the psychological states of individuals. One culture may want to eat a particular animal and have a physiological reaction to seeing that animal when they are hungry. The thought of eating that same animal may produce a sense of disgust or sadness in a culture where that animal is valued as a pet.

The third dimension is called the evaluative dimension and it centers on the development of values and ethics. This is where regimes of truth are constructed and articulated. Hiebert focuses specifically on the development and reinforcement of truth

³³ Paul Hiebert, *Anthropological Insights for Missionaries* (Grand Rapids, Baker, 1985), 30.

³⁴ Hiebert, *Transforming Worldviews*, 25-26.

and error, right and wrong, or likes and dislikes. Evaluative assumptions also determine cultural priorities and shape the desires of the individuals in the community.

These three dimensions of worldviews are also employed in numerous functions.³⁵ One of the primary functions is a worldview is to provide answers to ultimate philosophical questions that humans ask such as: Where are we? Who are we? How do we account for evil? Worldview also provides emotional security. People often turn to their worldviews to make sense of chaos or uncertainty. In addition, worldviews provide a grid for evaluation where people can weigh the values and morals of their thoughts and actions. Worldviews also help people organize their ideas and experiences into unified systems or views of reality. They provide stability through uniformity. Next, worldviews help people to monitor cultural changes and allows them to either accept or reject new ideas and experiences. This allows people to maintain and sustain old ways of thinking and provide stability in the face of change. Finally, worldviews provide individuals with a reassurance that reality is real and provides a sense of security and peace for people living in that reality.

Hiebert also acknowledges that understanding worldviews must be examined both synchronically and diachronically.³⁶ This means that worldviews need to be studied both in their own context of time and space as well as explored in connection to the historical events that contributed to the worldview currently studied. However, both of these are also part of the same whole. Hiebert explains worldviews are often evaluated from a synchronic perspective and he engages the works of anthropologists, such as Robert

³⁵ Ibid., 28.

³⁶ Ibid., 31.

Redfield, Michael Kearney, and Clifford Geertz. Redfield's work on the cognitive dimensions of culture was concerned with the question, "what are the universal ways in which all people look outward on the universe?"³⁷ Redfield attempted to create a universal theory of worldview that transcended time, space, and culture. Hiebert's evaluation of Redfield's work is that it is rooted too much in synchronic models of culture where culture and worldviews are static and does not account for changes that take place in culture. Michael Kearney's work builds on Redfield's and argues that people have universal experiences in order to live in the world. All people have notions of time and space, self, relationships, and classifications or taxonomies in order to organize and interpret their experiences.³⁸ Hiebert contends that Kearney's analysis is too static, much like Redfield's theories, to account for cultural changes and conflict. Clifford Geertz argues that there needs to be a differentiation between worldviews and ethos, but "the two are fundamentally congruent in that they complete each other and lend each other meaning."³⁹ Although Hiebert does not necessarily agree with Geertz's differentiation between worldview and ethos, Hiebert builds on Geertz's idea of framing multiple perspectives on reality and experiences in order to gain deeper insight into cultural logics.

Hiebert argues that much of the anthropological and sociological scholarship on worldviews aligns with the synchronic approaches of Redfield, Kearney, and Geertz.

³⁷ Ibid. 18. Also see Robert Redfield, *The Primitive World and Its Transformations* (Harmondsworth: Penguin Book, 1968).

³⁸ Michael Kearney, *World View* (Novato: Chandler and Sharp, 1984).

³⁹ Hiebert, *Transforming Worldviews*, 25. See also Clifford Geertz, "Ethos, World-view and analysis of Sacred Symbols," *The Antioch Review* 17, no. 4 (1957): 421-437; Clifford Geertz, *The Interpretations of Cultures: Selected Essays by Clifford Geertz* (New York: Basic Books, 1973).

Synchronic approaches to worldview help us understand how people view the structures of the world. However, the problem with synchronic approaches is that they are not the only approach to understanding how humans understand their experiences and construct meaning. Hiebert argues that a diachronic dimension is needed that focuses on the construction of grand narratives:

“We need to add a diachronic dimension to see how people look at the human story. These views are generally embedded in a people’s myths. Unfortunately the word “myth” in popular use has come to mean fiction and fantasy. In its technical, scientific sense, it means the grand narrative in which history is embedded, the narrative by which the history and the stories of human lives are interpreted. In other words, myths are transcendent stories believed to be true that bring cosmic order, coherence, and sense to the seemingly senseless experiences, emotions, and ideas in the everyday world by telling people what is real, eternal, and enduring... Myths look beneath the surface world at what is really going on in this world. They are the language not only of thought but also of the imagination. They speak of eternal truth, which transcends time, in contrast to empirical truth, which is time - and language - bound. They give people a sense of meaning, not in terms of abstract analysis, as does Western thought, but by drawing them into grand narratives that give meaning to their lives by explaining the past and the present and pointing to the future. In myths people see not truth but reality, because truth is always about something, but reality is what truth is about.”⁴⁰

Worldviews are linked to narratives and reveal how people experience and interpret change and crisis by looking to the past, the present, and into the future in order to gain meaning and purpose of what is going in the moment.

It is also helpful to address the diachronic aspects of the recession. The historical and economic contexts of evangelicalism and the Great Recession are rooted in the economic shift that took place in the US during the 19th century. The American capitalist

⁴⁰ Ibid., 27.

economy morphed from a production-based economy to a consumer-based economy.⁴¹

Throughout the 20th century more advertisers emerged and developed new ways of shaping the American conscience regarding consumer goods and services. Dell DeChant, a scholar of religion and economics, argues that advertisers worked to capture the consciousness of consumers through the use of images and create infinite amounts of desire for all types of commodities through sophisticated marketing and advertisements.⁴²

The creation of insatiable desires led to the development of an economic narrative within the American Dream that went beyond homeownership and private property. The American Dream now focused on a consumer lifestyle that gave the middle-class the ability to immediately consume unlimited products and services.⁴³ Along with consumer capitalism came the rise in consumer debt that led to the rise of the US becoming a credit card nation during the last quarter of the 20th century.⁴⁴ Americans now had access to consumer goods before being able to actually afford them due to the easy access to credit cards and other forms of credit.⁴⁵ More people had access to a broad range of goods and services that were historically unavailable to them financially and they could

⁴¹ Dell DeChant, *The Sacred Santa* (Cleveland: The Pilgrim Press, 2002), 25-28.

⁴² Ibid.

⁴³ Mark Robert Rank, Kirk A. Foster, and Thomas A. Hirschl, *Chasing the American Dream: Understanding what Shapes our Fortunes* (New York: Oxford University Press, 2014); Norton Garfinkle, *The American Dream vs. The Gospel of Wealth: The Fight for a Productive Middle-Class Economy* (Yale: Yale University Press, 2006); Bruce Shelly, *The Gospel and the American Dream* (Portland: Multnomah Books, 1989); Mike Davis, *Prisoners of the American Dream: Politics and Economy in the History of the US Working Class* (New York: Verso, 1999); Frederick Sontag, "The Religious Origins of the American Dream," *American Journal of Theology & Philosophy* 2, no. 2 (1981): 67-78.

⁴⁴ Robert D. Manning, *Credit Card Nation: The Consequences of America's Addiction to Credit* (New York: Basic Books, 2000); Lendol Calder, *Financing the American Dream: A Cultural History of Consumer Credit* (Princeton: Princeton University Press, 1999); Jack Cashill, *From Popes to Bankers: A Cultural History of Credit and Debt, from Aristotle to AIG* (Nashville: Thomas Nelson, 2010);

⁴⁵ Gary Rivlin, *Broke USA: From Pawnshops to Poverty, Inc. – How the Working Poor Became Big Business* (New York: HarperCollins, 2010), 29.

essentially have whatever they wanted regardless of whether they could actually afford it. However, the availability of credit created an economic illusion as people could look like they could afford goods and services when they did not have the liquid cash and assets to afford them. This created a new type of poverty that was built on individuals accumulating debt and being unable to pay it off.

Running parallel with the rise of consumer capitalism in the US was the emergence of contemporary evangelicalism that was also morphing at the turn of the century in terms of its theology in relationship to economic development. R. Laurence Moore, a scholar of American Studies, argues that more progressive ministers during the second half of the nineteenth century preached that Christians contributed to the welfare of the public through their consumption of goods and services. Social Gospel ministers also taught that material abundance was from God and that a proper distribution of abundance would leave everyone with a comfortable amount of private goods.⁴⁶

Although more fundamentalist evangelicals disagreed with the Social Gospel movement as a whole due to a de-emphasis on individual salvation within the movement, many of them incorporated the Social Gospel notions of material abundance and resource management into their own stewardship theology.⁴⁷ The core principle of stewardship theology was that possessions were given by God for people to steward and manage. Stewardship went beyond material possessions and involved all aspects of a believer's

⁴⁶ R. Laurence Moore, *Selling God* (New York: Oxford University Press, 1994), 208-209.

⁴⁷ John H. Reumann, *Stewardship & the Economy of God* (Eugene: Wipf & Stock, 1999), 3; Martin Marty, *Modern American Religion, Volume 1: The Irony of it All, 1893-1919* (Chicago: University of Chicago Press, 1986), 286. Marty provides the origins of the term and the development of the theology of the social gospel.

life: their individual abilities, time, knowledge, experience, opportunities, and possessions.⁴⁸ Material and financial wealth could be holy when it was being used to further the purposes of God. Some evangelical ministers pointed out that the Bible referred to material possessions more than faith and prayer.⁴⁹ Money became seen as essential to the furthering of God's kingdom as well as important for individual spiritual growth.⁵⁰ Of course there were potential negative effects that came with material prosperity and evangelicals taught on the woes of worshiping money rather than God.

Out of the foundations of evangelical stewardship theology came a more radical theological development within certain branches of evangelicalism: the Prosperity Gospel. The prosperity gospel deified and ritualized the American Dream that encompassed upward mobility, accumulation, hard work, and moral fiber.⁵¹ Americans adhering to prosperity teachings saw money, health, and good fortune as divine.⁵² These notions of prosperity began to become accepted by various Christian denominations and groups that went beyond Pentecostal televangelist ministries that are commonly associated with being part of the Prosperity Gospel movement today. Many evangelicals began to incorporate these teachings within their own theological imaginations even though many of them would not identify as adhering to prosperity teachings. They were adhering to American economic evangelical teachings that fused consumer capitalist

⁴⁸ Gary Scott Smith, "Evangelicals Confront Corporate Capitalism," in *More Money, More Ministry*, eds. Larry Eskridge and Mark Noll (Grand Rapids: Eerdmans, 2000), 57.

⁴⁹ Roswell Long, *Stewardship Parables of Jesus* (New York: Abingdon-Cokesbury Press, 1931), 138.

⁵⁰ Smith, 60.

⁵¹ Kate Bowler, *Blessed*, 9, 226. Bowler argues that her work on the Prosperity Gospel in America demonstrates how many Americans use their everyday experiences as "spiritual weights and measures" rather than a *bad religion* as she notes (Bowler's italics). There is much derision about the Prosperity Gospel in academia but Bowler contends that it must be taken seriously as it shapes American religion.

⁵² *Ibid.*, 7.

practices with evangelical stewardship theology. Evangelicals tied their finances and economic standing to their individual faith. Personal faith was secure as long as people had job security and the ability to consume middle-class material possessions.

The rise of evangelicalism in the US also paralleled the suburban boom seen during the second half of the 20th century.⁵³ Cultural geographer, Justin Wilford, contends that evangelical spirituality is historically spatially placed in the home and embodied the nuclear family.⁵⁴ Suburbs provided evangelicals space to be away from work, businesses, and marketplaces and allowed freedom to practice piety in the privacy of the home. In addition, the rise of suburbia in America was tied to the affordability of homes. The Inland Empire in Southern California was part of that boom as more people sought affordable housing during the last quarter of the 20th century. Evangelical churches were planted in the IE as more and more people moved to the region. Evangelicals who started working full-time in the 1970s or 1980s often developed their personal faith within the rise of stewardship and prosperity teachings. They had the security of good pensions and strong retirement in addition to affordable housing that was poised to increase in value over the coming decades.⁵⁵ This set the stage for the collision of suburban financial security, evangelical faith, and the fallout of the Great Recession.

⁵³ Justin Wilford, *Sacred Subdivisions: The Postsuburban Transformation of American Evangelicalism* (New York: New York University Press, 2012), 56; Graeme Davison, "The Suburban Idea and Its Enemies," *Journal of Urban History* 39, no. 5 (2013): 829-847; Gretchen Buggein, *The Suburban Church: Modernism and Community in Postwar America* (Minneapolis: University of Minnesota Press, 2015), xxii.

⁵⁴ Wilford, *Sacred Subdivisions*, 58.

⁵⁵ Tyler Bond, "What Happened to Private Sector Pensions?" National Public Pension Coalition, August 4, 2016, accessed December 20, 2018. <https://protectpensions.org/2016/08/04/happened-private-sector-pensions/>.

Theory of transforming worldviews

Although there is a growing body of work surrounding the construction and function of worldviews within religion and other aspects of life, I was particularly drawn to Hiebert's scholarship on how worldviews can be transformed and changed. His theory provides an important framework and voice for my dissertation because pastors are in the business of challenging and changing worldviews. Some pastors might find this statement problematic since they would argue that it is God who transforms lives, not the pastors. However, pastors offering counsel, delivering sermons, and instructing classes are all in the business of rhetoric where they try to navigate and direct how people think about themselves and the world they live in. Evangelical pastors are interested in shaping worldviews and helping people live out of an evangelical interpretation of a worldview rooted in the teachings of the Bible.

Hiebert's theory of transforming worldviews rests on the idea that worldviews are malleable and open to change. He explains:

“Normal change occurs when changes on the level of conscious beliefs and practices over time infiltrate and bring about change at the worldview level. Paradigm or worldview shifts take place when there is a radical reorganization in the internal configurations of the worldview itself to reduce the tensions between surface culture and the worldview.”⁵⁶

There are a number of ways that worldviews can be changed. One of the ways that worldviews change is when they are brought to the surface and become open for transformation.⁵⁷ Often worldviews are axiomatically and uncritically assumed. Because

⁵⁶ Hiebert, *Transforming Worldviews*, 319-320.

⁵⁷ *Ibid.*, 320.

they are unexamined, they must be brought to the surface and consciously reflected upon for revision. Anthropologist Dean Arnold summarized this well:

“Cultural assumptions are insidious, not necessarily because they are wrong, but because they are hidden and affect the way members of a culture see and interpret the world. Cultural assumptions affect what we see and what we believe is true, right, and proper without question. They are so obvious to us that they seem to be universal and are seldom questioned unless they come in conflict with a set of assumptions from another culture. More frequently than not, we fail to recognize that the values and assumptions that drive our culture are not in the Bible.”⁵⁸

According to Arnold, worldviews need to be brought to the surface and examined.

However, this is a particularly challenging endeavor for most people. The surfacing of worldviews often takes place when there is individual or communal crisis. In addition, Hiebert acknowledges that individuals who identify as part of the dominant culture often have a harder time surfacing their worldviews than those who identify with the minority culture.⁵⁹ Minority communities, whether it is based on race, class, or cultures are aware of their worldviews compared to those in the dominant community because they contrast and are more noticeable by the dominant community.

Arnold’s reflection is particularly helpful for the analysis of the relationship between faith and finances in the IE. As I will demonstrate in the following chapters, pastors had to address the issues of American economic values clashing with biblical economic values. Many of the individualistic consumer cultural values that became normalized through media and culture were often placed in front of other, more biblical values of simplicity and community. People who were negatively affected by the

⁵⁸ Dean Arnold, Foreword to *The Fall of Patriarchy: Its Broken Legacy Judged by Jesus and the Apostolic House Church Communities*, ed. Dell Birkey (Tucson: Fenestra Books, 2005).

⁵⁹ Hiebert, *Transforming Worldviews*, 320.

recession had a tough time addressing their situations beyond the material aspects.

Pastors worked to unravel the binding narratives of American consumerism and biblical living in order to help people walk through their financial losses during the recession and live out of a different economic and financial perspective.

Hiebert also argues that the transformation of worldviews can take place when people step outside of their culture and then look at their culture from the outside looking in. In this case, it requires people to receive input on their culture from outsiders. This is not a quick process. It is a long and challenging endeavor that takes a concerted effort to achieve. By stepping outside of one's own culture, critically evaluating it, and then stepping back in, the individual is able to see their culture through renewed lenses. Finally, the last mode of transformation for worldviews is the creation of living rituals.⁶⁰ Rituals are about creating meaning through signs and action that are used to communicate deep beliefs and values. Individuals who take on new worldviews can transform their practices by incorporating new rituals in order to facilitate the shifting of perspective.

Worldviews are hardly singular constructs. Instead of examining worldviews as broad meta-categories, it is helpful to analyze them as an amalgamation of different experiences, perceptions, and ideas that converge together. A useful concept to describe worldviews is bricolage. In his book, *Moral Re-Armament: The Reinventions of an American Religious Movement*, Daniel Sack defines bricolage as "the combination of elements on hand to address a particular need."⁶¹ He argues that American evangelicalism lends itself well to the process of bricolage since it often adapts and

⁶⁰ Ibid., 322..

⁶¹ Daniel Sack, *Moral Re-Armament* (New York: Palgrave Macmillan, 2009), 3.

adopts practices to draw more people to a life-changing experience with Jesus Christ.

The melding of neo-liberal economic views, evangelical biblical hermeneutics, and American consumerism is a result of bricolage. This connects with Hiebert's theory that worldviews consist of a combination of different experiences and perceptions that meld together in different ways.⁶²

Arnold's statement above about failing to recognize the values and assumptions that are not found in the Bible but ultimately drive a culture is a crucial aspect of my project. Many pastors address in their sermons and their reflections about their pastoral care and counseling with congregants how financial and economic views of Americans do not line up with teachings in the Bible. According to numerous evangelical leaders, teachings that emphasize prosperity, health, and wealth (the Prosperity Gospel) are misinterpretations of the biblical texts.⁶³ Christians are called to live humbly within their financial means rather than living extravagant lifestyles. By living within their financial means, Christians are able to be effective stewards with the finances and resources that

⁶² The term bricolage was first introduced by Claude Levi-Strauss in his work, *The Savage Mind*, to explain how people take aspects of different mythic narratives and arrange them in ways to create new mythic narratives. One example of religious bricolage is Vodun in Haiti. Practitioners of Vodun combine West African religious narratives and practices with Roman Catholic ones in order to create unique religious expressions. New Age religious movements also practice bricolage as they combine traditions from all over the world to create new ones. Evangelicalism is often viewed as a fixed or set tradition that has little or no flexibility in terms of belief and practice. However, there is emerging scholarship about the fluidity of evangelicalism. Kevin T. Bauder, R. Albert Mohler Jr., John G. Stackhouse Jr., and Roger E. Olson are the editors of *Four Views on the Spectrum of Evangelicalism*, which presents views from fundamentalist, confessional fundamentalist, generic evangelical, and postconservative evangelical perspectives. Each of these perspectives shows efforts of practitioners to combine interpretations of Christianity and western culture to form new ideas about evangelicalism. This connects to Jacques Derrida's argument in his lecture, "Structure, Sign, and Play in the Discourse of the Human Sciences," that all people are *bricoleurs* who create meaning with the tools around them.

⁶³ David Van Biema and Jeff Chu, "Does God Want You to be Rich?" *Time Magazine*, September 10, 2006, <http://content.time.com/time/magazine/article/0,9171,1533448,00.html>; David W. Jones and Russell S. Woodbridge, *Health, Wealth, & Happiness: Has the Prosperity Gospel Overshadowed the Gospel of Christ?* (Grand Rapids: Kregal Publications, 2011).

God's given them and thus be in a position of generosity where they can bless others and God with what's been given to them.

Exploring worldviews for this project is also helpful because of the broad nature of worldviews themselves. This project is focused on how religion influences or is influenced by economics, finances, and other aspects of American culture. Scholars of religion, Ann Taves and Egil Asprem, contend that worldview studies is a beneficial approach to study interactions between religion and other areas of life since it provides the freedom to study "the entire range of worldviews without worrying about whether they are religious or not."⁶⁴

Taking the worldview approach thus allows for a more comprehensive study of individuals or communities that could be viewed as transcultural meaning that there is not one overarching culture or meta-categorical culture. American evangelicalism reflects a multi-cultural reality where evangelicals live and practice their faith within a diverse spectrum of socio-economic realities that influence their evangelical worldviews as much as their worldviews shape their evangelical faith. This dissertation demonstrates the diversity of worldviews in evangelicalism. Evangelical worldviews are complex constructions that reflect the bricolage or amalgamation of various cultural influences. It is a collision of theological, socio-economic, and cultural ideas that informed how pastors cared for their congregants during the recession and influenced their teachings during

⁶⁴ Ann Taves and Egil Asprem, "Scientific Worldview Studies: A Programmatic Proposal," Forthcoming in a New Synthesis: Cognition, Evolution, and History in the Study of Religion (Leiden: Brill, 2018), 3 Taves and Asprem want to extend the study of worldviews beyond human constructions and examine how other animals generate perceptions of worldviews in comparison to humans.

sermons and in their religious educational courses in order to shepherd their congregants to live and act in a manner that reflects their biblical interpretation.

Exploring narrative

In order to explore different worldviews from pastors and ministry leaders in the Inland Empire, it's necessary to understand how they articulate their worldviews through different forms of narrative and discuss how to properly examine these narratives. In its most basic form a narrative is simply a story or an explanation of an event that is easily explained.⁶⁵ In dealing with religious studies, narrative approaches define narrative as “all forms of representation of real or fictional situations in a time sequence. This sequence connects events into patterns of causality, desirability, development, and meaning.”⁶⁶

Discourses, knowledge, and actions are interpretations of the world by the narrator that attempt to engage others who are listening to the recollections or stories. Thus, narratives are not simple retellings of an event but are actually constructed recollections where the narrators are actively choosing to include or exclude certain details, while also trying to frame these constructions in such a way that they can communicate a particular idea to their audience. R. Ruud Ganzevoort, a scholar of religion and practical theology, explains that studying narrative within religious studies is not about trying to find a window into a particular event or moment in time but rather an

⁶⁵ Robert J. Shiller, “Narrative Economics,” *Cowles Foundation for Research in Economics Yale University* 1, no. 1 (2017): 4. <https://cowles.yale.edu/sites/default/files/files/pub/d20/d2069.pdf>.

⁶⁶ R. Ruud Ganzevoort, “Narrative Approaches,” *Wiley-Balckwell Companion to Practical Theology*, ed. B. Miller-McLemore (Chichester: Wiley-Blackwell, 2001), 216.

exploration of how a narrative engages the audience. The purpose of a narrative is to help readers or listeners, as well as the narrator, create models of understanding that have the power to shape order.⁶⁷ Ganzevoort argues that a key question that should be asked through a narrative approach to religious studies is, “what does this story tell me about the relation this speaker has or wants to have with the audience, human and divine?”⁶⁸

Throughout the dissertation, I reframe the question around evangelical pastors and the recession and ask, “what do the pastors recall about the recession and what do they want us to know about how the recession affected their congregations, their own personal lives, and their understanding of God’s role in the failing economy?” As we shall see in the upcoming chapters of the dissertation, evangelical pastors in the Inland Empire have many thoughts and theories about what was at the root of the recession and how their congregants needed to address the new realities of a failing economy. These thoughts and theories were often framed as various narratives. Studying these narratives offers a chance to explore pastoral privilege and their role as ministers who work to orient their congregations’ perspectives about faith, finances, and culture.⁶⁹ Pastors are in a position of power and their perspectives on an event provide insight into how they understand their power and how they negotiate their position between serving God and leading their congregants.

⁶⁷ Peter Brooks, *Reading for the Plot: Design and Intention in Narrative* (Cambridge: Harvard University Press, 1992), xi.

⁶⁸ Ganzevoort, 217.

⁶⁹ W.A. Criswell, *Criswell’s Guidebook for Pastors* (Nashville: Broadman Press, 1980), 273. Pastoral privilege refers to the unique life experiences that pastors are often invited into. Pastors are with people during times of celebration and joy as well as times of loss and sorrow. People look to pastors for guidance during challenging times and they are often asked deep philosophical and theological questions about life, death, and God.

Pastors not only have personal recollections about the recession but also produced narratives during the recession in the forms of sermons and educational materials.

Sermons are narratives that are crafted in such a way to move the audience to think and act in a particular way. Sermons are also a chance to engage narratives constructed by the congregation. Even though the pastor in the pulpit is the primary person sharing their ideas and perspectives on a particular issue, the congregation is processing the sermon and thinking about whether the pastor's teaching reinforces a particular narrative, evokes change to that narrative, or whether the pastor's teaching should simply be ignored. The same goes for other educational, or authoritative speech in the church. Many churches offer classes on a variety of topics including finances. Students in these classes have the same options as a person listening to a sermon in regards to what to do with the information presented. They can either use it to reinforce beliefs, change beliefs, or ignore the information because it is not persuasive enough to make a change.

So why study historical narratives about religion and economics from a particular place and time? Nobel Prize winning economist Robert Shiller states, "... you can't understand history unless you understand what the stories were of the people who experienced these historical events."⁷⁰ History is more than just events and the people who participated in them; it is the construction of ideas from those who get to share their histories with others. History needs to focus on questions that ask "why" rather than "what". Shiller provides an example using warfare and asking, "Why did people

⁷⁰ Robert Shiller, "Economics and the human instinct for storytelling," Chicago Booth Review, May 8, 2017, accessed on July 17, 2018. <http://review.chicagobooth.edu/economics/2017/article/economics-and-human-instinct-storytelling>.

undertake hardships during a particular event or go to war against other individuals in far off lands?”⁷¹ As an economist, Shiller focuses on the why questions surrounding economic activity. Why did people stop spending money, leading to a recession at a particular moment in time? Understanding the narratives produced by people during a particular event or time period provides key insights to how certain events took place and may provide some of the reasons why an event unfolded in a particular way.

As a religious studies scholar, I’m interested in asking particular questions about evangelicalism in the IE: Why did evangelical pastors in the IE provide care to those in need during the recession? How did they interpret the rise of suburban poverty in their communities and how did that shape their care efforts? How did pastors address the paradox of American evangelicalism as it moves between to the selflessness of the gospel message and the individual consumer culture in which their churches are situated and why did they address these tensions in their particular ways? The narratives provided by pastors through their recollections, sermons, and educational teachings allowed me to address these questions and gain insight into the construction, deconstruction, and reconstruction of worldviews held by pastors and their congregations.

Regarding analyzing interviews as narratives, it is crucial to point out that although recollections from pastors (or anyone else for that matter) are attempts to recall the past and share a historical snapshot of an event it needs to be acknowledged that these recollections are constructed representations of fact where the narrator gets to pick and choose what they include and exclude. Pastors that I interviewed shared with me what

⁷¹ Ibid.

they wanted to share and it is important to acknowledge that every confession includes specific omissions as well. Many times some pastors would pause or explicitly acknowledge that they did not want to share something with me. Sometimes this was due to the personal and pastoral nature of their recollection or for others there was a fear of revealing a name or associating a person or family with their particular church.

Narrative approach to Christianity

In order to analyze the interviews, sermons, and religious educational teachings regarding the recession and finances, I use the narrative approach developed by R. Ruud Ganzevoort that is situated within the study of religion, particularly Christianity. Ganzevoort argues that religious practices are directly related to narratives and that “...reflection on religious practices has always therefore been reflection on the convergences, confluences, and conflicts between the myriads of stories.”⁷² Historical reflections, sermons, and religious education from evangelical pastors and leaders in the IE certainly reflect this idea as the recession introduced new convergences, confluences, and conflicts between accepted narratives of economics, social status, class, race, gender, theology, and other stories.

In addition, narrative studies of religion have the benefit of situating experiences in a specific time and place that focuses on the particular versus trying to find absolutes or the general.⁷³ This allows for a study and analysis of a particular event with a particular group of individuals to gain a local and particular understanding of

⁷² Ganzevoort, 214.

⁷³ Jerome Bruner, *Actual Minds, Possible Worlds* (Cambridge: Harvard University Press, 1986), 97.

evangelicalism. More specifically, narrative analysis provides opportunities to understand the values of those presenting their narratives.⁷⁴

Ganzevoort further develops his theory for narrative approach by building upon the work of P. Ricoeur and Stephen Crites who both contend that meaningful actions and identities can be understood and interpreted as “text.”⁷⁵ Ganzevoort explains that,

“A narrative approach then can be used not only to analyze and interpret narrative, verbal forms (like life stories, sermons, or biblical texts), but also human actions, including rituals, congregational exchanges, and so on. Actions can be considered as texts in that they consist of an ‘author’s’ meaningful communication to an ‘audience.’”⁷⁶

Evangelical pastors in the IE not only described life stories and sermons but also shared about some of their practical actions to care for those in need and their efforts become texts as they demonstrate “meaningful communication” to those who are observing. A narrative approach views stories and sermons from pastors as more than just a window into a moment of time but functions of change where pastors and leaders are able to shift perspectives of their audiences, whether there is just one person receiving counseling in the office or thousands of people listening to a sermon in a church sanctuary.

Ganzevoort focuses his narrative approach on three distinct areas of Christian practice: Pastoral care and counseling, homiletics (sermons), and Christian education. This approach is particularly helpful for analyzing the data I’ve collected from personal interviews with pastors throughout the Inland Empire, listening to sermons that were

⁷⁴ Patricia E. O’Conner, *Speaking of Crime: Narratives of Prisoners* (Lincoln: University of Nebraska Press, 2000), 6.

⁷⁵ P. Ricoeur, *Time and Narrative volume 1* (Chicago: University of Chicago Press, 1984) and S. Crites, “The Narrative Quality of Experience,” *Journal of the American Academy of Religion* 39, no. 3 (1973): 391-411.

⁷⁶ Ganzevoort, 216.

delivered during and after the recession, and examining the rise of the evangelical no-debt movement and the religious education that emerged as a result of churches trying to help their congregants manage their finances and get themselves into positions of financial stability in the event of another recession.

Ultimately, Ganzevoort's narrative approach is built upon Christian ideas about how human stories interact with the story about or of God. He explains, "the stories of God as found in the Bible express the human stories. They give words to what we know or feel, thus validating our experience."⁷⁷ People are able to empathize and feel connection with the biblical texts when reading or listening to a psalm of lament or a song of joy. In addition, "the stories of God confront our stories and critique our life. This prophetic style challenges us to reconsider our stories, offering guidance, warning, and comfort."⁷⁸ Evangelical pastors believe that the Bible is the inspired Word of God and that it is the ultimate authority for all spiritual matters. Thus the Bible is used to challenge how people think about their lives, their world, and others and to consider if their life and their interactions with God are in line with the biblical texts they read.

Understanding the structure of narratives is also important to understand when analyzing different narrative forms. Adam Jaworski and Nikolas Coupland argue that there are common structures displayed by different narratives. Many narratives display

⁷⁷ Ibid, 220.

⁷⁸ Ibid.

these properties: an abstract, orientation, complicating action, evaluation, or result, resolution, and coda.⁷⁹

The abstract is a simple overview of what is about to be shared. This was common for pastors that I interviewed as they gave a brief summary of how the recession impacted their congregations before getting into the details and specifics of their recollections. Pastors would also do this in their sermons and teachings. There was usually a brief opening statement about the sermon and an explanation of where the pastor was going to go with their sermon.

The orientation aspect of a narrative is the narrator's effort to provide the surrounding context to the narrative to the audience. Orientations could be related to space, place, and time. It could also involve the mood and other aesthetics of the event. Evangelical pastors often oriented their narratives by situating their teaching or their main point in what is happening at that time. The recession was an easy event to orient their stories and sermons. Many sermons included anecdotal stories about the effects of the recession as a way to help the audience connect with the message from the pastor. Sometimes these stories were first hand accounts lived out by the pastor, while other stories were lifted from other sources. These orienting stories within the larger narratives help the pastors to connect with their audiences.

Complicating actions are actions that are just that: actions that bring complications to the narrative and challenge the plot line. Evangelical pastors often

⁷⁹ Adam Jaworski and Nikolas Coupland, *The Discourse Reader* (New York: Routledge, 1999), 30-31. Jaworski and Coupland acknowledge that not all narratives have each of these forms. However, many of them do exhibit many of them in some way, shape, or form.

addressed complications that would arise in the narrative they wanted to share about God's relationship with humanity. Within the context of the recession there were complications of greed, self-interest, fame, and other actions that complicated God's narrative.

The evaluation aspect of the narrative is the interpretive component where the narrator provides their voice and interpretation to the events or people described in the narrative. Evaluation is a major component of pastoral narratives. Part of ministering to others is evaluating why things in life are challenging, hard, or downright cruel. Pastors use their hermeneutical abilities to provide interpretations on why things happen and how those things connect with what the Bible teaches. Many pastors regularly ended their sermons and their interviews with an evaluative close or coda that wraps up their narrative and brings it to a conclusion.

What can we learn from pastoral narratives?

Recollections, sermons, and educational teachings are narratives that shape and reframe worldviews around evangelical views on finances and economics within a suburban American context. These worldviews are constructed and articulated through a bricolage of experiences and beliefs that shape narratives. What makes the study of these narratives so intriguing is the ability to explore a breadth of meaning and insight into suburban evangelicalism and how the recession reinforced evangelical identity, disrupted it, or changed it.

Narratives from pastors and church leaders reveal the theological ideas surrounding suburban economics and how consumerism affects ministry and

congregations. William Garriott and Kevin O'Neill suggest that a "dialogic" approach is necessary to study Christianity.⁸⁰ Garriott and O'Neill build on the work of M.M. Bakhtin's dialogic view that all human interactions involve situations where competing truth claims are the conditions where these interactions take place. Some scholars argue that scholarship on Christianity needs to look at the discussions the subjects themselves are having and how their discussions create new realities and inform identity. Pastoral interviews, sermons, and financial educational materials provide insight into how they make meaning out of competing truth claims about what it means to be an evangelical pastor or leader and how they articulate their beliefs about how to effectively minister to people who are also forming identities in an environment of competing claims.

Other scholars of evangelicalism in the US and globally have explored and dissected the apparent evangelical paradoxes that exist within the tradition. Arlene Sánchez Walsh highlights the paradox of Latino evangelicals trying to be in the world but not of it.⁸¹ They struggle to live in a particular culture without being corrupted by it. Omri Elisha highlights the challenges that socially minded evangelicals face as they provide care for the poor and have to reconcile compassion with accountability.⁸² A common argument is that caring for the poor should be altruistic with no strings attached. However, the theological idea that salvation by grace alone creates a reciprocal obligation to follow Jesus Christ challenges the purely altruistic ideas of caring for people in need.

⁸⁰ William Garriott and Kevin O'Neill, "Who is a Christian?" *Anthropological Theory* 8, no. 4 (2008): 381.

⁸¹ Arlene Sánchez Walsh, *Latino Pentecostal Identity: evangelical faith, self, and society* (New York: Columbia University Press, 2003), 191.

⁸² Omri Elisha, "Moral Ambitions of Grace: The Paradox of Compassion and Accountability in Evangelical Faith-Based Activism," *Cultural Anthropology* 23, no. 1 (2008): 154-189.

Yet another scholar, Richard Kyle specifically explores American evangelicalism's relationship with American culture. Kyle's book, *Evangelicalism: An Americanized Christianity*, problematizes evangelicalism's paradoxical relationship with American culture.⁸³ He argues that American evangelicals regularly accommodate popular culture while claiming to stand outside and against the predominate culture of the day. American evangelicalism is not conservative in the sense that it tries to maintain ancient Christian traditions. Instead, American evangelicalism blurs the lines between secular and sacred and incorporates modern trends into the tradition. Kyle contends that the primary way to evaluate and understand American evangelicalism is through a perspective that evangelicalism's paradoxes create a religious counterfeit where Christianity is absorbed by American culture.⁸⁴ The lack of continuity between seemingly opposite positions within evangelicalism creates angst and questions about the theological ideas and beliefs that undergird the tradition.

However, what if critical scholarship moved away from viewing apparent paradoxes in evangelicalism as problematic and moved towards viewing them as inherently part of the tradition? Joel Robbins contends paradoxes and discontinuity of beliefs are inherent to Christianity and should be evaluated on its own terms rather than dismissing them as problematic.⁸⁵ Catherine Brekus explains that evangelicals in the US "have struggled to nurture a different model of selfhood than the one sanctified in the

⁸³ Richard G. Kyle, *Evangelicalism: an Americanized Christianity* (New Brunswick: Translation Publishers, 2006), 1-2.

⁸⁴ Ibid., 320. Kyle's use of the term "counterfeit" highlights his argument that American evangelicalism isn't as much about Christianity as it is about American culture being worshiped and furthered through evangelical efforts.

⁸⁵ Joel Robbins, "Continuity Thinking and the Problem of Christian Culture: Belief, Time, and the Anthropology of Christianity," *Current Anthropology* 48, no. 1 (2007).

market— an understanding of the self that recognizes the modern values of individualism, freedom, and choice but that also honors the historic Christian commitment to sacrifice, generosity, and the common good.”⁸⁶

The tension of living in a consumer culture as a Christian focused on sacrifice and generosity is part of the evangelical experience. Omri Elisha claims,

“The versatility of evangelical faith is neither a sign of hypocrisy nor evangelicalism’s eventual undoing; it is rather evidence of a style of religiosity that compels its own adherents to pursue the ambitious and sometimes agonistic work of evangelism in innovative ways while also directing them to uphold moral and ideological traditions that resist radical innovation.”⁸⁷

Robbins, Brekus, and Elisha argue that evangelicalism is a tradition of inherent tension and contradiction where adherents have to constantly navigate and negotiate how to “be in the world but not of it.”⁸⁸ This phrase is a common saying amongst evangelicals and is used to explain the lived tension of evangelical identity.

This work examines in how evangelical pastors in the IE experience this tension and ministered to people within it. The Great Recession surfaced this tension in ways that had never been seen before. Pastors had to address ministry needs that were rooted in this tension and exploring this tension brought out fresh insights into evangelical worldviews.

⁸⁶ Catherine A. Brekus, *American Christianities : A History of Dominance and Diversity*, edited by Catherine A. Brekus, et al., (Chapel Hill: University of North Carolina Press, 2011), 302.

⁸⁷ Omri Elisha, *Moral Ambition* (Berkley: University of California Press, 2011), 24.

⁸⁸ This phrase is based on John 17:14-19 where Jesus tells his disciples declares that his disciples are “not of the world.” The phrase is used in contemporary Christian music lyrics, in popular evangelical literature, and has become a tagline within the tradition.

In the world... but not of it

One of the points of tension within evangelicalism is the variety of interpretations of what it means to “be in the world but not of it” when it comes to finances, economics, and poverty. Different evangelical leaders have different views regarding the proper perspectives of these areas of life. Scholars have acknowledged the diversity of evangelicalism and how the movement almost defies definition due to the breadth of its expressions and practices.⁸⁹ There are many different views about a variety of topics within evangelicalism, such as theology, doctrine, and practice.⁹⁰ In addition, there are different views on economics, finances, and poverty.

John Schneider argues in his book, *The Good of Affluence: Seeking God in a Culture of Wealth*, that the Bible supports a position for gaining and managing wealth in a responsible manner. Schneider contends that it is problematic to interpret capitalism through the lens of oppression, exploitation, and class warfare and claims that not only is capitalism the greatest liberating power in human history but also that it provides “an unusually good opportunity for the expression of true Christian faith and virtue.”⁹¹ Many evangelicals agree with Schneider’s arguments and promote the generation of wealth and prosperity.

Other evangelicals agree with the economics of capitalism but are against prosperity teachings. Still others find the pursuit of wealth problematic and affluence

⁸⁹ Kyle, 3.

⁹⁰ *Across the Spectrum* by Gregory A. Boyd and Paul R. Eddy is a great introductory text to the different theological and doctrinal positions held by different evangelicals. It demonstrates the diversity of theology and practice within the tradition. Gregory A. Boyd and Paul R. Eddy, *Across the Spectrum* (Grand Rapids: Baker Academic, 2002).

⁹¹ John Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids: Eerdmans, 2002), 2-3.

being a burden to the faith rather than a benefit. In his book, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, Ron Sider argues that affluent Christians should be generous with what they have and should give their material possessions and their money away to those in need. For Sider, the problem is that the culture of Christianity in the West, particularly in the US, is too focused on the self and even Christianity focuses too much on salvation of the individual rather than valuing the larger Christian community.⁹² Sider argues that affluent Christians need to step out of their bubble and comfort zone to help others and care for others like Christians in the early church.

Each of these worldviews within Christianity, particularly evangelicalism, represents ends of a spectrum that address not only finances and economic systems but also biblical interpretations that undergird the different worldviews of these and other ideas. Differences of biblical interpretation shape the worldviews even within the broad umbrella of evangelicalism. In addition, worldviews also shape the interpretations of the Bible. People understand and interpret the Bible through their life experiences and perceptions of reality. Pastors are often aware of these realities and work to guide their congregants through reading a particular biblical passage and applying it to their lives.

Conclusion

The Great Recession in the US turned middle-class economic security upside down through the rise in unemployment and the bursting of the housing bubble. The IE

⁹² Ronald Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Nashville: W Publishing Group, 2015), 117.

was particularly affected by the housing market collapse as well as the decline in employment. Evangelicals were among the countless numbers of other people who experienced hardship as a result of the recession.

Evangelical pastors in the IE addressed the recession with their congregations through pastoral counseling, financial assistance, sermons, and religious education. They expressed worldviews that are a bricolage of biblical interpretation, consumerism, American identity, economics, finances, and a host of other elements. Pastors not only reflected on how the recession heightened the tension of living within each of these elements but also revealed how pastors taught their congregants to live in the tension of biblical generosity and selflessness in an American consumer culture where the self is championed above all else. Pastors providing financial assistance to their congregants and implementing no-debt financial education demonstrates how evangelical notions of faith and economics work in tandem with a larger narrative of the evangelical American Dream. It will be interesting to see how middle-class evangelicals respond to another recession through their attempts to deal with their faith in the midst of trying to hold on to their socio-economic position.

Worldview theory and the narrative methodology allowed me to understand how evangelical pastors in the IE ministered to their congregants during the Great Recession. Collecting narratives by conducting interviews, reading testimonies, listening to sermons, as well as reading and listening to religiously based financial educational curriculum positioned me to apply the theory of worldview to evangelical narratives. The method and theory in my dissertation reveal how pastors worked to change congregant

perspectives about the relationship of finances and faith that challenged notions of economics, finance, class, race, and interpretations of the American Dream.

The following chapters also reveal the diversity of worldviews held by pastors regarding the recession in the Inland Empire. Socio-economics plays a major role in how pastors understood the effects of the recession on their congregations and communities. Pastors in middle-class and affluent areas of the IE focused more on how much their congregations lost financially and materially. They ministered to people who were struggling to maintain their suburban middle-class identity. The ministry they provided to hurting people focused on helping people to live within their means and to shift their perspectives of self-worth away from wealth and assets and to see themselves as intrinsically valuable through their relationship with Jesus Christ.

In contrast, pastors in lower-income areas of the IE addressed issues of race and poverty in their reflections of the recession. They identified the realities of scarcity regarding finances and resources that generates fear of lack within the community. Pastors serving in lower-income congregations and communities worked to re-orient worldviews rooted in fear and provide hope through the message of the gospel. Instilling hope was rooted in efforts to provide dignity and self-worth to people who believed they had neither.

In addition, pastors across the region preached messages about having a proper worldview regarding the relationship of wealth, status, and faith. Churches provided financial literacy courses that were designed to integrate faith with practical financial practices. Reflections, sermons, and religious education on finances during the Great

Recession in the Inland Empire are narratives that root themselves in the worldviews of evangelicalism in the US. They give insight into how evangelical pastors strive to re-orient worldviews that reflect biblical values and show the diversity of pastoral experiences within a region of the US. The worldview re-orientation efforts reveal how evangelical pastors not only tried to help their congregants make sense of the recession but also how they made sense of the failing economy as it related to their religious faith.

Chapter 2 - Who are the poor? Pastoral reflections of the disruption of affluent and middle-class evangelical socio-economic identity of suburban IE

The Great Recession in the United States distorted views of the American Dream and American suburban culture for many individuals. The housing bubble that burst in 2007 and continued through 2012, coupled with the rise of unemployment struck at the heart of suburban identity and security.⁹³ Many people who had secure jobs suddenly found themselves out of work. Others who had taken financial risks to purchase a home, or numerous homes, found themselves trying to pay mortgages they could not afford. Many of them believed that the economic downturn was just an anomaly that would only last a short time. They could use whatever moxie or skills they had to find work, create work, and weather the financial storm.

As the recession deepened and expanded throughout the country many of these individuals found themselves in a place they had never been before: in poverty. Struggling to maintain their current financial lifestyles, or even just to pay the rent, they sought out assistance. The federal government enacted legislation in 2009 to help those in need and to stimulate the economy. However, many of the people who were in need at this time did not want to receive a handout from the government and sought out other forms of assistance. One of the places that some people went for help was their local church.

⁹³ Maureen Maitland and David M. Blitzer, "S&P/Case-Shiller Home Prices Indices 2009, A Year In Review," January 2010, accessed July 26, 2017. <https://www.cmegroup.com/trading/real-estate/files/SP-CSI-2009-Year-in-Review.pdf>. For unemployment data see "Federal Reserve Economic Data," accessed October 18, 2018. <https://fred.stlouisfed.org/series/RIVE106URN>.

It was at their local church that many Americans felt that they could not just request financial assistance but also receive emotional and spiritual care as they wrestled with their new socio-economic reality. However, the requests from middle-class suburban congregants caused pastors and church leaders to pause and ask, “Who are the poor?” The new socio-economic demographic challenged some pastors to rethink their perspectives on economics, culture, and benevolence.

This chapter examines the narratives of the pastors who were on the front lines of the socio-economic phenomenon of suburban poverty during the recession. I argue that the recession disrupted evangelical leaders’ socio-economic framework as the economic lines of poverty were blurred. This blurring forced them to reevaluate evangelical notions of consumerism and the security of the American Dream that informs the identity of many of their congregants.

Many pastors who dealt with financial assistance and crisis care during the recession tried to help their congregants understand that their economic losses were a secondary issue. The problem was that congregants were not focused on their relationship with the Lord but were focused on their economic circumstances. Pastors used their positions of religious authority to challenge congregant views of the relationship between finances, economics, and personal faith. Sure the congregants went to church regularly, tithed, and maybe served in various capacities around the church. However, the economic crisis and the resulting anger projected at the pastors by some congregants reveals how pastors had to deal with not only helping people stay afloat financially but also help them settle deeper identity issues by helping them to see that

their value is based on how God views them as opposed to their financial and material wealth.

Paul Hiebert's argument that, "worldview shifts take place when there is a radical reorganization in the internal configurations of the worldview itself to reduce the tensions between surface culture and the worldview" is particularly helpful for this chapter.⁹⁴ The recession caused a radical reorganization of suburban, middle-class or affluent economic and financial worldviews. This new reality created opportunities for pastors to engage malleable worldviews and they worked to shift the worldviews of congregants who came to their churches seeking financial assistance by helping them to rethink their views on the relationship between God, financial success, and self-worth.

In this chapter, I specifically look at the reflections of evangelical leaders who were serving as either pastors or staff members of their churches. I collected data for this chapter through personal interviews and through written stories and narratives from different sources.⁹⁵ The pastors were primarily located in the western region of the Inland Empire of Southern California. Evangelicalism has ties with middle-class and affluent narratives of the American Dream and consumer capitalism that were

⁹⁴ Hiebert, *Transforming Worldviews*, 319-320.

⁹⁵ I conducted formal interviews with 18 pastors and leaders from 8 congregations and organizations. In addition, I discussed the recession with other pastors from different congregations at events and outreaches I attended. All interview participants are given pseudonyms.

exemplified by the IE.⁹⁶ The recession not only disrupted the financial wealth and stability of many evangelicals but it also challenged their notions of their faith and its relationship to American identity, so it is necessary to examine a region of the country that had some measure of financial wealth and stability to challenge and disrupt.

Second, the Inland Empire was one of the regions that got hit the hardest during the recession.⁹⁷ It was home to many individuals who were caught in the housing bubble and who ended up losing their homes during the crisis. Some evangelical congregants who came to their churches for financial assistance requested that the church pay for their mortgages until they got back on their feet economically. Pastors and church leaders had to wrestle with their conviction to help others in need, while at the same time evaluating what the actual needs of their congregants were.

It is important to note that although the Inland Empire can generally be categorized as “middle-class” with some level of affluence, as with the United States more generally, this affluence is not equally distributed. The Inland Empire is actually extremely diverse in regards to its socio-economic demographics. Although this chapter focuses specifically on affluent and middle-class congregations, the next chapter explores

⁹⁶ David A. Sims, *The Child in American Evangelism and the Problem of Affluence* (Eugene: Pickwick Publications, 2009), 99. Sims work on the history of evangelicalism’s connection with consumerism in America starts with his historical analysis of Herbert Hoover’s role in the US Department of Commerce prior to his presidency. Sims argues that Hoover began leading the US government into various partnerships with different American commercial interests and elevated economists to “Israelite priests” in America who were responsible for managing American life by moving America from being an economy of production to an economy of consumption. Evangelicals were broadly ambivalent towards this shift of affluence and overlooked the effects of consumerism on evangelical Americans.

⁹⁷ Mitchell Hartman, “American Dream Fails in Inland Empire,” Marketplace, November 21, 2011, accessed March 7, 2017. <https://www.marketplace.org/2011/11/21/economy/american-dream-turns-economic-nightmare/american-dream-fails-inland-empire>.

other demographics that were affected by the recession and how pastors and churches attempted to help them.

The middle-class and more affluent churches addressed in this chapter reflect Soong-Chan Rah's analysis that many evangelical churches in America take their cues from both western and white culture and that "has placed at the center of its theology and ecclesiology the primacy of the individual... [and] has meant that the church is more likely to reflect the individualism of Western philosophy... that has shaped Western society, and consequently shaped the American church, reduce[ing] Christian faith to a personal, private and individual faith."⁹⁸ This does not mean that these churches are not racially or ethnically diverse but rather that the church cultures and ideologies lines up with Rah's categories of individuality and privatization as opposed to more communal expressions of evangelicalism.

Rise of suburban poverty in the IE

The Inland Empire had seen tremendous economic and demographic growth prior to the Great Recession. For many years after World War II the defense and steel industries were what brought many families to settle in the region. It was also home to many agricultural industries, particularly citrus production and exportation.⁹⁹ The IE was also famous for its wineries and many of them provided wine to consumers around the

⁹⁸ Soong-Chan Rah, *The Next Evangelicalism* (Downers Grove: IVP Books, 2013), 29. Rah states that he uses the terms "white captivity" and "western captivity" interchangeably. Captivity is used to describe his view that the church is in danger of being defined by influences other than the Bible. White and western are interchanged since whites have dominated Western culture over the course of history.

⁹⁹ Thomas C. Patterson, *From Acorns to Warehouses: Historical Political Economy of Southern California's Inland Empire* (Walnut Creek: Loft Coast Press, 2015), 24.

country and throughout the world.¹⁰⁰ As the defense plants closed and the steel industry cooled in the region many developers began purchasing the acres of agricultural land to develop and began residential and commercial properties. Tract housing began going up in cities all over the region and more people began to settle in the IE. The interstate freeway system in the region allowed commuters to drive to jobs in Los Angeles (LA) and Orange County (OC). People could purchase affordable homes in the IE and still get to work in distant locations. But not everyone had to commute to LA or the OC. Others found work in the IE itself, particularly in construction, warehouses, education, and other industries.¹⁰¹

Many individuals and families who purchased homes in the IE took advantage of the gradual deregulation of the mortgage industry over that began in the late 1970s. After World War II the federal government enacted legislation to regulate the housing market with insured, long-term, fixed-rate, fully amortized loans.¹⁰² These regulations were loosened in the 1970s and 1980s and the changes in regulations brought in new investors who were not interested in making money through long-term interest payments but were rather interested in making rapid profits. They did this by bundling mortgage loans together and selling them as residential securities that could be sold to other investors. Whether or not the homebuyer could make payments became of less importance, because the original investor of the loan and the buyer had only a nominal, temporary

¹⁰⁰ Paula Emick, *Rancho Cucamonga* (Arcadia: Arcadia Publishing, 2011), 42. The IE is home to the oldest winery in California and the second oldest winery in the US. Some of the first bottles of wine sent to the White House after the repeal of prohibition were produced in the IE.

¹⁰¹ Patterson, 229.

¹⁰² Isaac William Martin and Christopher Niedt, *Foreclosed America* (Stanford: Stanford University Press, 2015), 8.

relationship. The main purpose of home loans was to create investment packages for the secondary market. By the early 2000s investors were demanding high-interest loans in order to increase their profits and lenders had to adjust accordingly. Rates of return became far more important than the ability of buyers to honor the loans.

In order to increase the volume of potential borrowers lenders had to expand their market and find people to take out loans who might not qualify under the traditional mortgage process. Lenders started offering adjustable mortgages to individuals with limited finances in order to attract new borrowers. These loans often started out with a teaser interest rate that lasted for a few years. When the duration of the teaser rate ended the new rates would kick in and skyrocket up. This did not mean that the borrower was out of options. Borrowers could gamble their new loan on the market. They could sell their home before the new rates kicked in and get a new loan with another teaser rate. As long as the housing prices continued to go up, both the borrowers and the lenders could continue to work the system. However, like any market cycle, the housing market eventually cooled off and then collapsed leaving many people “upside down,” or owing more on their homes were worth, and unable to afford to make their payments.¹⁰³

Beyond the particularities of finances, the adjusted-rate mortgages allowed people to live in homes beyond their means. People who could not afford live in new homes long-term focused only on living there in the moment. They augmented their social status by living in more affluent areas and demonstrating that they could afford a million

¹⁰³ An upside-down mortgage is when a person owes more on a mortgage than what the property is actually worth. Angela Colley, “What is an upside-down mortgage?” Realtor.com, January 22, 2015, accessed December 20, 2018. <https://www.realtor.com/advice/finance/what-is-upside-down-mortgage/>.

dollar home. It was a way for individuals and families to “keep up with the Joneses” and live the American Dream as a way to feel as though they were moving up on the socio-economic ladder. The adjusted-rate mortgages also allowed people to move to areas with more desirable amenities such as retail establishments and well-funded school districts.

Many people in the IE participated in this speculative housing market and were put in very financially vulnerable situations. The housing market collapsed throughout the country but it hit the IE particularly harder than other places.¹⁰⁴ Coupled with the rise of unemployment due to the struggling economy, the IE became a hotbed of foreclosures and a new epicenter for suburban poverty. As more and more people lost their homes, they started to lose other aspects of their wealth too. They lost cars, boats, timeshares, and other assets as they were unable to make the payments.

The loss of assets was more than just an economic crisis for people: it became an identity crisis. The social glue that held many affluent and middle-class Americans together was the power of consumption. The ability to purchase a home, earn disposable income, and to purchase goods and services beyond physical needs is a hallmark of the American Dream.¹⁰⁵ Scholar of religion and economics, Daniel Bell Jr., argues that consumer capitalism should be framed up ontologically as an economy of desire.¹⁰⁶ Bell contends that, “capitalism has to do with the very order of being, the arrangement of the

¹⁰⁴ “Inland Empire Outlook,” *Economic and Political Analysis Volume I, Issue 2, Spring 2010*. (Claremont: Claremont Mckenna College, 2010), 7.

¹⁰⁵ William M. Rohe and Harry L. Watson, *Chasing the American Dream* (Ithica: Cornell University Press, 2007), vii. David Cohen also notes that Alexis de Tocqueville observed that Americans pursue wealth above all other pursuits and in America, “the passion to get rich leads and dominates all others.” David Cohen, *Chasing the Red, White, and Blue: A Journey in Tocquevilles Footsteps Through Contemporary America* (New York: Picador, 2001), xi.

¹⁰⁶ Daniel Bell Jr., *The Economy of Desire: Christianity and Capitalism in a Postmodern World* (Grand Rapids: Baker Academic, 2012), 12.

basic stuff and power of reality. Capitalism's global extension hinges on its successful capture and discipline of the constitutive human power that is desire. In other words, capitalism is not merely an economic order but also a discipline of desire."¹⁰⁷ Bell theorizes that modern capitalism creates and sustains individual identity through desire for goods and services in the economy. Thus, a loss of material wealth is linked to individual identity and causes consumers to question their place in their community.

The loss of the individual identity of a person due to a disruption of their order of desire is a consequence of what sociologist Katherine Newman calls *intragenerational downward mobility*.¹⁰⁸ Her research on the effects of downward mobility in the middle class reveals what she calls "falling from grace," a phenomenon at its core is "to lose your place in the social landscape, to feel that you have no coherent identity, and finally to feel, if not helpless, then at least stymied about how to rectify the situation."¹⁰⁹ Many Americans gain self-worth and identity through their jobs, their wealth, and their role as providers and contributors to their families. When such people lose their jobs they end up asking deeper questions and reflecting about whom they are and their role in society.

So what does evangelicalism have to do with all of this discussion of economics and recession? Many evangelicals in the US have created a discourse about their faith and life that is both informed by both evangelical theology and economic consumerism, despite some of the inherent contradictions within these systems. Economic theologian, David Sims explains, "Since the 1950s the current generation of American-Evangelical

¹⁰⁷ Ibid., 38.

¹⁰⁸ Katherine Newman, *Falling from Grace: Downward Mobility in the Age of Affluence* (Berkeley: University of California Press, 1999), 20.

¹⁰⁹ Ibid., 11.

grandparents, parents, children and churches have been formed within the social and cultural matrices of affluence afforded by the systems of neoliberal democratic capitalism.”¹¹⁰ Sims and Bell argue that economic affluence shapes many evangelical views on biblical interpretation and thus many affluent or middle-class evangelicals end up actually practicing two religions: Christianity and Capitalism. The connection between evangelicalism and capitalism will be explored further in my analysis of evangelical pulpit teachings in a future chapter. For now the point is that there is an intertwining of core values between evangelical faith and consumer capitalistic economics for many who are affluent or at least in the middle-class, with the possibility of economic mobility, both upwards and downwards playing a potentially critical role.

In the Inland Empire there were middle-class evangelicals experiencing intragenerational downward mobility as a result of the Great Recession. Some of them had lost their jobs as a result of the economy crashing. Others had lost their homes because they had agreed to adjustable-rate mortgages that they could not afford once the “teaser” rate expired and higher rates kicked in. They were scared of the new economic realities and many of them did something they never thought they would have to do: they sought assistance. The recession was so harsh that they began figuring out ways to not just to maintain their lifestyles but even to survive. One of the places where evangelicals sought assistance was their own local church community. They knocked on the doors of their churches and not only asked for help but also told their stories about how they got in trouble in the first place. For many evangelical pastors and ministry leaders this was their

¹¹⁰ Sims, 264-265.

first mass experience with ministering to more affluent and middle-class congregants in regards to finances. Some pastors shared that they had previously worked with people in financial trouble but they were usually part of the working poor or homeless demographic. The rise in suburban poverty brought the recession home to these relatively affluent churches and challenged pastors to think through their ministries and how to care for these people in crisis.

Why go to the church for help?

Before moving forward, it is important to think about why affluent and middle-class suburbanites sought out assistance at their churches as opposed to other forms of assistance from either family and friends or government assisted programs that offered funds to those in need. One pastor named Steve explained that the church was safe for suburban middle-class people and that coming to receive assistance from the church felt like ministry as opposed to a government handout. He shared:

“[The church] was safe and comfortable... it felt better to get it from the church. It didn't feel like a handout... it felt like a hand up. It felt like the church was pulling me up and it feels better the church pulling me up than the government because there is a stigma of getting assistance from... a suburban perspective... there is a stigma of getting a handout from the government. When you go into the county you're a number, you're a statistic, you're a number and it feels very transactional. When you come to the church you're a person with a name and a unique story and an experience that [the church] wants to understand. And so it was ministry. It felt like ministry. It didn't feel different than what a person would get on a Sunday morning, the care and the attention they would get and I think both sides felt that compassion. For suburbanites it did not feel like a handout. It felt like, 'man, you're pulling me out of a hard situation.' And

it mitigated the shame and associated guilt of getting some type of assistance.”¹¹¹

The church was a safe alternative to government assistance that allowed suburban people to still maintain their standing as middle-class because they did not receive assistance from state welfare. Although their version of the American Dream was crumbling around them, they didn’t have to participate in the county system. They could still maintain their economic and cultural status as middle-class because they didn’t receive governmental assistance: they received ministry. They got to share their individual stories with their pastors and they received help that was personalized to their particular situation, thus maintaining their sense of dignity and individuality.

The individualized ministry allowed people to maintain their narrative of individuality within their evangelical faith, which prized personal and individual conversion. In fact, by sacralizing their losses, their experience of ministry even gave them a new individual component of their testimony that could be shared later on to help others going through similar circumstances. Even though their economic security was shaken, they figured out ways to not have to participate in governmental assistance programs that would have dehumanized them or further cemented their status in poverty.

Who are the poor? Disruption of categories

I had an opportunity to interview Pastor Norman who was specifically in charge of the financial assistance ministry at his church when the recession began taking its toll on the IE towards the end of 2008. He had ministered for a number of years prior to the

¹¹¹ Pastor Steve (Pastor), in discussion with the author, January 26, 2017.

recession but he explained that the recession challenged the more traditional socio-economic demarcation boundaries between “have’s” and “have not’s.” The church had already set up a ministry to help people with their rent, utilities, and other immediate needs. As more and more people came into the church for assistance after experiencing job and housing loss, Pastor Norman finally had to ask himself and those he was working with a fundamental question in succinct, unsparing terms, “who are the poor?” Other pastors expressed similar sentiments in grappling with the same problem.

I found Pastor Norman’s question to be an important one regarding evangelical understandings of poverty. A review of existing literature shows that evangelicals are deeply concerned with poverty, both nationally and globally, but also that they have almost totally neglected middle-class, downwardly mobile individuals. There are some texts that address suburban poverty, such as *When Helping Hurts* by Steve Corbett and Brian Fikkert. However, their analysis and solutions for suburban poverty focus on the working-poor: people who have jobs but are making minimum wage and struggling to provide for their families. In fact, Corbett and Fikkert explicitly make a clear distinction between the poor and the middle-class, noting that the difference between them can be marked out by wealth accumulation and allocation.¹¹² Similarly, Ron Sider’s research and his calls for churches to step up to help the poor in the US also focuses on those living below the poverty line who are typically chronic in their economic position.¹¹³

¹¹² Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor... and Yourself* (Chicago: Moody Publishers, 2012), 173.

¹¹³ Ronald Sider, *Just Generosity: A New Vision for Overcoming Poverty in America* (Grand Rapids: Baker Books, 1999).

Other Christian and evangelical scholars, leaders, and pastors have had similar understandings of poverty.

Thus, when intragenerational downwardly mobile individuals started to knock on evangelical church doors and ask for assistance it disrupted notions of poverty and ministry for some evangelical pastors. This does not mean that pastors were unable to help these individuals in their time of need. Rather, the pastors' reflections and recollections show that this was a unique, and in some ways novel phenomenon that challenged these pastors to develop new ways to help.

Pastors shared that there were different ministry experiences working with more affluent and middle-class individuals compared to those already living in poverty. Pastors noted that there was a loss of identity and self-worth for a lot of the people requesting assistance. Pastor Joe shared,

“These were hard working people who had worked all of their lives. And this kind of echoes in my ear, ‘I’ve never been in this position. I had always been able to pay. I’ve always been able to find a job like in a day or two.’ Some people were telling me that they had turned in 200-300 resumes and said, ‘I’ve met 80 times with human resources or managers,’ and just nothing moving in that season.”¹¹⁴

The statement, “I’ve never been in this position” strikes at the heart of identity: A position of uncertainty and poverty. At their core these types of statements reflect a realization of being powerless. Being able to pay bills and to choose how to spend earned income is a source of power since the individual has the power of decision on how to allocate their funds. Having managers and HR representatives not respond to requests or to have them deny employment fuels feelings of powerlessness.

¹¹⁴ Pastor Joe (Pastor), in discussion with the author, February 24, 2015.

Downsizing lifestyles also influenced identity for many people seeking assistance. Many of the pastors shared stories of congregants who were upset that they had to move out of their large homes or had to give up their luxury vehicles because they could no longer afford them. Another pastor named Joe shared his recollections with me about one particular story about the reality of downsizing for some of the congregants he ministered to:

“You know I remember in particular this one guy who lost three, I mean Mercedes top of the line cars, just beautiful cars, and he ended up buying a 1992 Honda Accord from his brother his brother had to make payment arrangements with him to buy this \$1000 car or something just in order to get around and get his kids to school and keep his family moving forward. It was literally that devastating. It was riches to rags for many people. And the shame level was very high.”¹¹⁵

The loss of a luxury vehicle signaled a shift of socio-economic status for some people. They were ashamed that they had to drive around in a Honda Accord and make payment arrangements with a family member. It was a reverse of the commonly used “rags to riches” narrative that gets promoted in American culture. Rather, pastors like Joe were meeting with people who now had identity issues as they went from riches to rags.

Stories from pastors like Joe show that wealth and success are relative. For many people around the world a Honda Accord, even a 1992 model, would signal some level of independence and wealth. For most of the world’s poor, obtaining the independent power to transport oneself in a working automobile would be an impressive accomplishment. In contrast, in certain parts of the IE, driving around in a 1992 Honda

¹¹⁵ Ibid.

Accord would be a clear sign of low class – as would be the shift to one car rather than three.

Some people also came to the churches asking for assistance with their mortgages. Some congregants had mortgages that required payments in the range of \$3000-\$4000 or more per month. Some of them came and asked for assistance, while others came in and demanded it. Regardless of the requests were made by congregants, these requests forced pastors to evaluate a new questions regarding helping those in need. One of the first questions that pastors asked as they thought through their plans correlated with Pastor Norman's question about the identity of the poor. In short, what constitutes need?

Wants and needs – disruption of lifestyle and consumer power

A common theme that I heard from many pastors in the IE who ministered to their congregants experiencing economic downward mobility was trying to determine what the actual needs of the person were. Pastor John is an associate pastor in one of the more affluent areas in the IE and his recollection of his experiences with discerning wants and needs reveals some important insights into how affluent and middle-class evangelicals understand their situation:

“We always had a ministry where we helped people pay a bill. We've helped people with groceries and things like that. During that time we really felt this influx of people who needed help not just with paying a bill, not just get some groceries, but hey I'm two months behind on my mortgage, I need \$2400 can you give me \$2400 and so it really was a beginning of a reevaluation of our benevolence ministry. How we are going to decide who gets what and for how long and because we got into a couple situations with some families where we began supporting things longer term than what the ministry was supposed to be doing. We also

found the things people were requesting that initially to try and help them out we found ourselves funding we really didn't believe in like cellphone bills. And it really caused us to reevaluate are we really gonna pay people's cell phone bills? Are we really... what can we do in terms of things like private school are we do we feel like paying for kids for parents to put their kids in private school that tuition which is enormous compared to public school. Isn't private school a preference rather than a need?"¹¹⁶

Pastor John and other leaders in the church had to reevaluate their benevolence ministry. They had long discussions about deciding what types of requests get funding. Requests for assistance with cell phone bills or private schools were something that was new to Pastor John and other churches in the IE. Other pastors shared that they had requests to help people pay for their storage units or pay for their cable TV. Pastor John's question, "Isn't private school a preference rather than a need?" brings to light how many evangelicals in a wealthy, consumer society tested the boundaries between needs and wants.

How should scholars understand this blurring of the lines between wants and needs expressed by evangelicals during the recession? It starts with examining the economic system that creates and sustains the American middle-class as a whole: capitalism. But it is not enough to simply explore the supply and demand aspects of capitalism in terms of dollars and cents. It is also necessary to understand the economy from an ontological perspective: an ontology of desire.¹¹⁷

The American economy depends on people needing and wanting more goods and services. It is up to individuals and corporations who provide goods and services to idealize and encourage insatiability to such a point that evangelical thinker Rodney Clapp

¹¹⁶ Pastor John (Pastor), in discussion with the author, February 10, 2015.

¹¹⁷ Bell, *Economy of Desire*, 38.

describes “the deification of dissatisfaction.”¹¹⁸ The notion of “the deification of dissatisfaction” is powerful because it shows the depth and power of advertisers and marketers who are experts at shaping human desire. There is also a religious connotation with the idea of deification, in this case, the creation of a false god, or idol.

David Sims also highlights the religious aspect of consumerism within capitalism and argues that the market is its own religion.¹¹⁹ As members of the American, capitalist system, many evangelicals have bought into a cosmological and transcendental faith that evangelicals beyond their own theology. This aspect of the evangelical cosmological faith is aligned with the meta-myth of American society in which being successful is tied to the values that create economic wealth in capitalist structures. The evangelical transcendental faith is ostensibly rooted in Jesus and a belief in an unchanging universal gospel that focuses on the supernatural realm or unseen order. The financial crisis helped to show the extent to which the pursuit of affluence was as much a part of their religious quest as developing a personal relationship with Jesus Christ. Thus the deification of dissatisfaction and the cultivation of an economy of desire elevate consumer wants to consumer needs, and make them both into key constituents of personal identity.

Affluent and middle-class individuals coming to their evangelical churches for financial assistance brought their cosmological and transcendent religious beliefs into their pastor’s offices as they made their requests. Pastors now had to contend with the deification of dissatisfaction and figure out ways to effectively minister to the people. They shared that they had to have meetings with their board members in order to figure

¹¹⁸ Rodney Clapp, *Border Crossings* (Grand Rapids: Brazos, 2000), 142.

¹¹⁹ Sims, 267.

out what types of assistance requests would be funded. They frequently returned to the rubric of need and want. Some of the pastors reframed assistance requests around what was needed for survival and what requests fell under the category of supporting a particular type of *lifestyle*. Pastors and church leaders were not interested in supporting a person's middle-class lifestyle. This meant that people coming in requesting assistance for their luxury car payments or their inflated mortgages were probably going to have their requests denied.

Affluent and middle-class Evangelicals in the US have a complex relationship with the notions of *lifestyles*.¹²⁰ Much of it has to do with the consumer culture that affects many evangelicals just as it affects non-evangelicals. Some of the pastors that I met with explained that they had to shepherd their more affluent and middle-class congregants who conflated needs and wants. Many of the pastors were willing to provide downsizing assistance or money to keep the utilities on. They wanted to make sure that they were stewarding church funds efficiently. Some of the pastors explained that they tried to find a “bridge” for people to transition their lifestyles properly rather than just putting a band aid on a financial situation. Pastors would provide financial support if the money was going to keep the congregant afloat as they moved out of their homes, sold off luxury vehicles and other items, like boats and timeshares. They would not provide assistance if the individuals would wind up in the same exact position the next month.

¹²⁰ Albert Y. Hsu's *The Suburban Christian* addresses the complexities between Christians balancing living in a consumer culture and living as people of faith. Hsu acknowledges that it is hard to imagine life without certain amenities and technologies. There is a blurring of the lines between needs and wants in American suburban culture and it's necessary for Christians to be on guard from allowing the culture to breed entitlement in their lives. Albert Y. Hsu, *The Suburban Christian: Finding Spiritual Vitality in the Land of Plenty* (Downers Grove: InterVarsity Press, 2006).

Despite their recollections of setting up a very temporary system of financial independence, I found that some of the pastors did in fact work with congregants for many months and even years as the recession deepened. It was hard for pastors to set up boundaries within the systems. It challenged their nature and calling to help others in need. However, pastors who were more hardline in their approach shared that they were helping people with maintaining boundaries. Their boundaries forced congregants to make hard choices to downsizing their material status. One pastor shared with me that the people who want help are the ones who will get help. If families were going to refuse to downsize their lifestyles then they were not going to receive funds.

There were also some moral dilemmas regarding individuals living in homes that were being foreclosed. I had the opportunity to interview a ministry leader named Matt who worked vocationally in the fields of business and real estate in the Inland Empire during the recession in addition to serving as a leader at his church. He told me that during the recession in the IE, “Evangelical Christians probably were a majority of people who stay in their homes for three years without making payments.”¹²¹ As the banks became overwhelmed with foreclosures over the course of the recession, many people found out that banks did not immediately seize homes or property. Sometimes it took institutions years to get around to evicting squatters who no longer owned the home. Other pastors shared that they had to talk people out of staying in their homes even though they could essentially live in them without making payments. It was tough because if people had to move and had no place to go they would be homeless.

¹²¹ Matt (Business Owner and Ministry Leader), in discussion with the author March 28, 2017.

This type of moral dilemma challenged evangelical clergy and leaders to reflect on what caused evangelicals to work the system. Matt's theory is that evangelicals operate in two spheres of interpretation with regard to the biblical passages about integrity and money: greed and fear. When things are good financially, greed can work in subtle ways. Affluent and middle-class evangelicals seem to focus on how important it is to be good stewards with their finances and emphasize the value of generosity. However, good stewardship can be undermined by greed and thus people begin to live beyond their financial means and justify it under the rationale of blessings and stewardship. When finances get tight or disappear people become fearful and they start to interpret the Bible through their lenses of fear. Biblical teachings on paying back what you owe and on being a person of integrity are no longer relevant due to the circumstances. For some evangelicals the Bible becomes a very fluid text that moves depending on the circumstances the individual is living in. Matt shared that people who were experiencing foreclosures on their homes often justified their lack of payments on their homes by saying they still tithed to their church. Somehow the tithe was an overarching justification to not satisfy other debts that people incurred. Matt argued that some were both fearful and greedy at the same time and that as a result they failed to pay the debts they owed and fulfill their obligations to their lenders.

Matt's analysis went further and he contended that the negative attitudes towards fulfilling debts was tied to material jealousy. He explained that people were upset that they paid double for their home compared to what their neighbors paid for the same type of home a few years earlier. Those who shared their jealousy with Matt felt that the

market had cheated them and they asked, “Why should I continue to make payments?” Of course, there were evangelicals who continue to honor their debts and figured out ways to continue to make house payments even in miserable economy. However, the people figuring out how to make payments:

“...[were] a remnant; it wasn't a mass. Just a few who made their payments, stayed there, and tried to sell the house and do a short sale, figure out how to pay off or pay back what they owed and do whatever they could do because they felt so convicted at the fact they couldn't make the payments and you felt for those people and you wanted to help those people and you saw a big difference in attitude and you could ask just a few questions and you know where people are at. And those people are... you know you want to help them.”¹²²

As Matt shared about evangelicals not making obligated payments on their debts, he was visibly saddened by his experiences with these evangelicals. He was disturbed with how many individuals who professed to be Christians and model their lives on the integrity outlined in the Bible figured out ways to cheat the system with little to no consequences. In our conversation, Matt went further and pointed out that this type of behavior reflected poorly on evangelicals and it mirrored the statistic that half of marriages end in divorce both inside and outside of evangelicalism. His point in making the analogy was to express his disappointment that evangelicals look more like the world they are trying to change rather than reflecting the heart and person of Jesus Christ. Throughout the crisis Matt and others tried to steer evangelicals who were experiencing great financial loss and crisis to uphold their word and to make payments even if it seemed pointless or if there was a loophole.

¹²² Ibid.

Evangelical anger with the disruption of identity

The denial of supporting lifestyle requests left some congregants angry and some of the pastors claimed that this revealed a level of entitlement that they had not seen with other individuals. One pastoral recollection stood out in revealing a deep-seated sense of entitlement. Pastor Norman shared a story with me about a congregant in his church that demanded the church return all of the tithes and offering money he had given over the years because the church was not going to assist him in the way he felt he deserved to be helped. Pastor Norman explained that the church was not a bank and the church did not save up money but rather used the money for ministry and building God's kingdom.

Pastor Norman went on and shared that many angry congregants took out their frustration on him personally. They would leave him harsh voicemails and attack him at a personal level even though he was trying to figure out ways to work with them and help them. Norman seemed to take the personal attacks in stride and reflected gracefully when recalling these experiences. Norman's theory for the personal attacks was that, "people had a harder time blaming God directly at times for some of the misgivings of life and peaks and valleys of life so they look for some kind of a scapegoat to blame it on and blame their situations on."¹²³ Affluent and middle-class evangelicals experiencing intragenerational downward mobility took out their frustrations on the pastors they were expecting to help them.

Experiences from pastors, like Pastor Norman, support David Sims' theory that many affluent evangelicals practice two forms of religion with consumerism being one of

¹²³ Pastor Norman (Pastor), in discussion with the author, March 27, 2017.

them and their evangelicalism being the other. In their attempts to reconcile these two, sometimes contradictory religions, evangelicals in the pews resisted blaming God for their financial downfall, instead putting the blame on someone else, a scapegoat. When push came to shove, evangelicals who were suffering financial loss refused to reject God, the ultimate supernatural actor of their transcendental religion. At the same time, they also refused to cast off the conflation of financial wellbeing and self-identity that made them participants in cosmological consumerism. Thus, their frustrations spilled over in sometimes vehement blame, even inculcating those who were ostensibly figures of religious authority.

What were pastors to make of the demands and even personal attacks from some of their congregants? Pastor Joe shared,

“In all the brokenness that you know, as we always say, calamity clarifies, that in this calamity the realization of what was really propping us up. You know we say we trust in the Lord and the Lord is our strength and the Lord is our shield and people quickly realized that the Lord had not been their shield. They had been leaning on their abilities. They had been leaning on their financial success or whatever what have you. And uh they found all of a sudden there was a whole new level of leaning on the Lord. A whole new level, excuse me, of trusting in the Lord, that they had to press into in order to spiritually, I want to say survive.”¹²⁴

Pastors, like Joe, viewed the attacks, frustration, and anger as inner brokenness. In the world of evangelicalism the term brokenness is used to describe the fallen and sinful

¹²⁴ Pastor Joe (Pastor), in discussion with the author, February 24, 2015.

nature of humanity. People are broken and need to be put back together through the person and work of Jesus Christ.¹²⁵

For Pastor Joe and others their anger of some in their congregations revealed the shallowness of their congregants' faith. They demonstrated and articulated faith when they were secure in their economic and social standing but when those aspects of life were disrupted they revealed that it was not really their faith in the Lord that sustained them but rather their socio-economic position. Pastors found that these experiences were great for ministering to their congregants. Individuals who seldom or never sought pastoral care now found themselves in need not just financially but also spiritually. In order to survive their circumstances the congregants had to learn to lean on God in a new way and the pastors were there to shepherd them through it.

The anger expressed at some of the pastors by some of congregants experiencing downward mobility seems to differ from the introspective reflections other researchers have found with downward mobility outside of a religious setting. Katherine Newman observes that there is a managerial phenomenon called *meritocratic individualism*.¹²⁶ Tracing its roots to Calvinist theology, she contends that individuals that are in some sort of managerial or higher occupation see their work as a test of commitment, self-sacrifice, and hard work. Success and failure are a reflection of moral worth where the core values of a white-collar worker are questioned when they lose their job.

¹²⁵ The term "broken" or "brokenness" are popular terms in evangelical vernacular. David Wells identifies this trend in his book, *Losing Our Virtue*. David Wells, *Losing Our Virtue* (Grand Rapids: William B. Eerdmans Publishing Company, 1999).

¹²⁶ Newman, 76.

The evangelical pastoral reflections certainly have supported this notion of a moral work ethic where personal value and identity is connected to occupational status. However, Newman argues that in the “secular” realm, managers and others in high status occupations are more introspective when they start the journey of downward mobility and tend to blame themselves more than external factors. The anger exhibited by some congregants who fit the high status occupational framework challenges this notion of reflective inwardness. The facts of religious faith and belief in divine providence shape evangelical worldviews of occupational success to such an extent that they can significantly deviate from Newman’s norm. This suggests that such evangelical faith is easily turned outward, toward God, pastors, and other factors rather than inward, in a way that might evoke reflection.

Belief in God, who is actively involved in history, influences how evangelical believers understand their own world.¹²⁷ It is not just their own efforts that got them a job or helped them keep a job; it was God who sustained their status. It was God who provided and blessed. This does not necessarily mean a belief in a prosperity or health and wealth theology, although some believers may adhere to these views. It means that they believe that God is active in their own personal lives and in the world and that there are times when God intervenes. Simultaneously, they may also believe that their own skills, education, and abilities position them for occupational success. There are obviously a number of contradictions inherent to holding all these beliefs, but in times of economic affluence, the contradictions may not be obvious. God’s blessing does not

¹²⁷ This belief is derived from heilsgeschichte or salvation history. George Eldon Ladd, “The Search for Perspective,” *Interpretation* 25, no. 1 (Jan. 1971): 56-57. DOI: 10.1177/002096437102500104.

necessarily mean physical prosperity, and one may invest beyond one's abilities, but the general rising tide papers over these problems with the rapid accumulation of wealth.

Congregants who lost their jobs and who were bitter about their circumstances had a hard time blaming God because of their views of divine benevolence. At the same time, they often refused to examine the contradictions in their own beliefs. As quoted from Pastor Norman above it was simply easier for evangelicals to find a scapegoat rather than blame God for their financial and occupational misfortunes or to think hard about the ways in which God's blessing might not include worldly status.

Pastors, who were more attuned to the subtleties of evangelical theology, used the disruption of socio-economic status and the anger that it stirred in affluent and middle-class congregants to minister at an individual and congregational level and address these issues. They focused on the individual making changes in their lives regarding their spending habits and their perception about their economic status. Economics is cyclical and it is up to individuals to figure out how to maximize their economic position during the good times and how to successfully survive the down times.¹²⁸ Although explicit acknowledgement of economic systems seldom surfaced during my interviews with pastors, their efforts to help people who need financial assistance and teach people how to live within their means demonstrates their critical eye towards excessive consumerism and the dangers that it poses for many people. To some extent, both pastors and congregants seemed to understand that economics is cyclical in ways that went far beyond their control. Although pastors tried to impart spiritual lessons, as far as

¹²⁸ Brett McCracken, "Being a Good Steward in a Bad Economy," *Biola Magazine*, 2008, accessed November 1, 2017. <http://magazine.biola.edu/article/08-fall/being-a-good-steward-in-a-bad-economy/>.

individuals were concerned, it was simply necessary to figure out how to maximize their economic position during the good times and how to successfully survive the down times.¹²⁹ A more detailed exploration of evangelical individual financial stewardship and some critiques of the same will be discussed in Chapter 5.

Disruption of masculinity

As pastors shared about their experiences with their congregants regarding the Great Recession, a recurring theme that came up in my interviews with them was their observations about the failure and shame that men felt as they lost their jobs, their homes, and other assets. They shared that men sat in their offices and sobbed that they were so ashamed that they were not able to provide for their families. Pastor Joe shared about his experiences with some of the men. He described his experiences with men and shame by explaining that there was,

“A lot of shame. A lot of men, especially men, but again women also, you saw a lot of pride. A lot of pride there. As the pride started to fall because of just everything that was happening around them, there was a tremendous amount of shame... Men, they would just hang their heads, I can't believe I can't get a job... I can't believe I can't fulfill my responsibilities.”¹³⁰

There was a sense of shame in not fulfilling normal masculine roles as the head of the household and the provider for the family. Men felt not just frustrated and angry but

¹²⁹ Ibid.

¹³⁰ Pastor Joe (Pastor), in discussion with the author, February 24, 2015.

actually felt ashamed about their perceived inadequacies as the financial breadwinner.¹³¹ So what were pastors and ministry leaders to do with congregants, particularly male congregants, who were experiencing deep levels of shame as a result of the disruption of their masculine evangelical identity? In order to answer this question it is important to briefly examine contemporary evangelical thought on gender and masculinity.

A popular text on evangelical manhood is *Wild at Heart* by John Eldridge.¹³² Eldridge contends that many men in the contemporary American culture avoid risk and are bored with their lives. Men have lost touch with their adventurous selves and repress their deepest desires to be conquerors of life. They have these deep desires hardwired into their DNA because they are created in the image of God. The Bible reveals narratives of God rescuing and leading the Israelites and all of humanity and thus men are wired to be the ones to make things right and to lead their spouses, families, and for themselves. Because men have repressed their deep desires to be achievers and succeed in caring for others they exhibit their repression through anger, boredom, or passivity. Men need to experience healing for their repressed and broken desires, which can only come through a personal relationship with Jesus Christ.

¹³¹ Sally K. Gallagher, *Evangelical Identity & Gendered Family Life* (New Brunswick: Rutgers University Press, 2003), 135. Gallagher's research on evangelical masculinity reveals that masculinity is characterized by initiation where men provide security, stability, direction and connection. Also see Sally K. Gallagher and Sabrina L. Wood, "Godly Manhood Going Wild?: Transformations in Conservative Protestant Masculinity," *Sociology of Religion* 66, no. 2 (2005): 134-160. <https://academic.oup.com/socrel/article-abstract/66/2/135/1666299>. Eric Thurman, "Adam and the Making of Masculinity," in *The Oxford Handbook of Biblical Narrative* edited by Danna Nolan Fewell (New York: Oxford University Press, 2016), 211-221. Thurman explores how masculinity is constructed through interpretations of the creation narrative in Genesis. He explains how particular evangelical interpretations of Genesis shape and reinforce understandings of masculinity within particular historical contexts.

¹³² John Eldridge, *Wild at Heart: Discovering the Secret of a Man's Soul* (Edinburg: Thomas Nelson, 2001).

Eldridge explains that once men start to experience healing they will start to cultivate three core masculine desires: battle to fight, adventure to live, and beauty to rescue.¹³³ Men are to stand up for what is right with courage and valor. They are to seek adventure and explore the world God has created and given them. They are to be the rescuers and the ones who care for others who are in need. In each of these desires it is only God who can fully fulfill these desires. God needs to be the center of life and when men put God at the core of everything they do, they will live lives that are filled with adventure and purpose.

Men who came into their church's office and asked for financial help violated these core masculine components described by Eldridge and others who promote similar forms of biblical masculinity. When evangelical men struggled with their disrupted masculinity, pastors had to work to reframe their conversations so that they aligned differently with Eldridge's views without completely jettisoning some notion of essential masculinity. Pastors suggested that the shame and guilt that these men expressed after losing their jobs and wealth was a result of them trying to lean too much on their own abilities as men and as providers. Eldridge, too, had suggested that in the end, God had to be at the core of masculinity, and the pastors focused on this distinction. The pastors suggested that evangelical men had to shift the focus off of themselves and their own masculinity and put their focus on Christ instead. The pastors that ministered to these men during the recession focused on reframing their identities to be men *in Christ*. When

¹³³ Ibid., xi.

a man sees himself as Christ sees him, then the insecurities no longer have a hold on their conscious. They are able to experience peace and purpose even in the midst of the crisis.

The pastors and leaders were not just dealing with simple identity crisis based on employment status alone but were literally dealing with the deconstruction of gendered norms. The recession disrupted gender roles for the affluent and middle-class that lost their wealth and means of income especially in regard to men who saw their masculinity as being rooted in their ability to provide. The pastors worked to reconstruct these gender norms, using the Bible to challenge not only American norms of masculinity, but even previous evangelical ones. They tried to help men find their identity in the person of Jesus Christ rather than in their occupational position, their wealth, or their ability to be providers for their families.

Personal losses of leaders

Not all pastors and church staff members were immune to the economic fallout of the Great Recession. One church leader shared his experiences with me as he explained how he came onto the staff at his church. Prior to being a staff member at the church Alan worked a number of different jobs. He was able to get into the real estate business during the boom and made a financial success of himself during the process. Alan had a couple of homes and business was doing well in the real estate world. He shared with me that he had the cars, the suits, the watches and all of the other material accessories that typically signal financial success in American culture. Even as the recession began Alan did not panic since he believed it would be just a bump in the road and his success would ultimately continue. However, the recession took root and set in for a long period of

time. Alan ended up losing his job and ended up working in a local retail establishment in order to provide for his family. In addition, he lost his second home to foreclosure and he downsized his life in order to survive the adverse economic conditions.

Reflecting back on his experiences Alan shared that his status as a financial success inflated his ego. He remembered working in the retail job with other men who just graduated high school. Alan shared that he felt a sense of superiority over them due to his previous work. However, the season of the recession brought about an experience that Alan did not expect: humility. Alan shared that learning humility was work for him. He explained, “I’m not afraid of hard work. And so going into a humbling process was the type of work that it was. It was doing work that I had never done before...”¹³⁴ Being a provider for the family and being the person who could grind through adversity to success had defined manhood for Alan. However, Alan had to rethink his definition and conception of manhood as he worked an entry-level job and had fewer assets and less financial stability during the recession.

Through his development of humility Alan also had to reconcile his new occupational status with his faith. He shared that he had to learn lessons on how to trust God in the midst of crisis. The growing and stretching of his faith as he lost many of his material possessions shaped how he understood himself as a man. He explained, “money is no longer the drive and it’s an important reminder that my faith is huge because... It’s about what I’m becoming when I’m doing what I want to do.”¹³⁵ His identity was no longer in material possessions but rather in fulfilling a purpose in his life. For Alan, work

¹³⁴ Alan (Former real-estate agent and ministry leader), in discussion with the author, December 5, 2016.

¹³⁵ Ibid.

and occupation are a means to an end. That end is a life that is transformed and experiencing fulfillment in the purpose God gives him.

Alan's story of power and masculinity through occupational status and material possessions reflects what the other pastors experienced when they met with men who had lost their homes, cars, jobs, and other forms of affluent or middle-class suburban identification. Evangelicals had to reflect on what God was doing in their lives and had to recalibrate their understandings of occupational status, manhood, and what it meant to live in faith. Faith was actually challenged for many evangelicals during this time and it resulted in a crisis of faith for some. For others, it resulted in the cultivation of the virtue of humility.

Ministering to givers and receivers – narratives of relieving the economic pressure

While many of the direct interactions between pastors, ministry leaders, and affluent or middle-class congregants were challenging as a result of the Great Recession, there were some positive recollections from the pastors. In 2008, one church in the IE held a special service on a Sunday night to pray for and encourage people who were struggling financially as a result of the recession. During the service the pastor shared that he received direction from the Lord to do something that had not been done before in the church. He asked everyone in the congregation who needed financial assistance and he instructed them to raise their hands. Next, he asked those in the congregation feeling led to financially assist those who had their hands up to go and speak with them right then and there. People started to move around in the church sanctuary as those with needs met with individuals who felt led to give. In addition, the pastor instructed the

board members of the church to start writing checks on behalf of the church to people who needed help. Pastor Joe was one of the pastors at the service and he recalled,

“We ended up having a church service where the church gave away \$50,000 just, not randomly, but to people in need during a church service. They literally had elders up front at the altar writing checks... and at the same time [the senior pastor] was asking the people in the congregation, at the very same time, [to] help the people around [them] and it was one of the most amazing things I had ever seen where hundreds and hundreds of people are opening their wallets, taking out cash, they're writing checks. Numerous people told me, ‘I ran... I drove home at light speed to get my checkbook and come back to the church just so I could be a part of this amazing sort of unannounced service.’”¹³⁶

People who came to the special service for prayer and encouragement found themselves the recipients of unexpected benevolence. Pastors, church leaders, and congregants had the opportunity to help others in a very practical manner.

This event reveals how the disruption of affluent and middle-class evangelical suburbanites shifted evangelical care and practice from an individualized focus to a communal one. The pastor leading the service was not just going to give financial handouts from the church budget, although he did. Rather, he felt led to lead the congregation to actively and communally participate in giving away their money to those who needed it in the moment. The pastor created an opportunity for his congregation to practice giving and caring for those lacking financial means. This church service created an interesting blend of individualism and communalism within evangelicalism. On the one hand there is a consistent teaching from pastors that people need to take individual responsibility for their financial decision. However, there is also a sense of community where people come together and help one another in the midst of financial hardships.

¹³⁶ Pastor Joe (Pastor), in discussion with the author, February 24, 2015.

Another church started a support group under the leadership of one of the board members who lost his lucrative job as a result of the recession. I met with one of the associate pastors of the church, Pastor John, and we sat in the café of the church and discussed how the recession affected his church and congregation. Pastor John explained that the church is located in a more affluent area of the Inland Empire and had little economic issues prior to the recession. As the recession ravaged the country with rising unemployment and as the housing bubble burst leaving people with homes that they could no longer afford or even sell, many affluent and middle-class individuals found themselves in an economic situation where they were losing everything. They were losing their jobs, homes, cars, and other assets that they had accumulated over the years.

As he reflected on the recession, he shared about one particular board member in his church that had lost his job and struggled to make it economically. He was highly educated with a doctorate in engineering and was a manager who made good money in his company. This congregant had never experienced poverty and had never had to seek assistance. When the economy started to decline the company shut down in the US and moved to Europe. Suddenly, this highly educated and economically stable man was now thrust into unemployment during a time when getting a job was extremely difficult. Pastor John explained that this individual did not struggle because of poor money management or poor stewardship. Rather, the extreme circumstances of the recession brought about radical economic changes in his life that affected him and his family profoundly.

Despite the challenging hardships the congregant felt led to start a group at the church for men who were also struggling financially as a result of the recession. He wanted to show the other guys that he was “in it” with them and he desired to model biblical faith to trust God to provide in the midst of the recession. He went out and started mowing lawns and fixing sprinklers in the community in order to provide for his family. It was a chance to model a work ethic built on faith to trust God in the middle of the recession and he could encourage others to do the same.¹³⁷

These efforts from churches to help affluent and middle-class individuals living in poverty in the IE reveal a few things about the nature of suburban poverty. One is that there is still enough wealth in the community to help those in need. People attending the special church service in 2008 were in a position to give. They may have given out of their lack and it may have been tight for them financially but there was still money to give away. A second observation is the ingenuity and the hope that individuals still had. They were able to come up with novel ways to encourage others to endure the current economic climate while maintaining their faithfulness to a traditional religious discourse.

Analysis and conclusion

This chapter explored the effects of the recession on evangelical congregations in middle-class and affluent areas of the IE as well as pastoral efforts to care for people that sought assistance during the economic crisis. Ganzevoort’s method analyzing Christian

¹³⁷ Many evangelical traditions place a high value on work and work ethics and there are discussions about the role of personal calling by God and vocation. Victor V. Claar and Robin J. Klay trace a Biblical view of work using various Biblical passages from the Old and New Testaments to show how people were designed by God to work. Victor V. Claar and Klay, Robin J., *Economics in Christian Perspective: Theory, Policy and Life Choices* (Downers Grove: InterVarsity Press, 2007), 66.

narratives is built on the idea that religious practices are connected to narratives and that “...reflection on religious practices has always therefore been reflection on the convergences, confluences, and conflicts between the myriads of stories.”¹³⁸ The reflections from evangelical pastors and leaders in the IE that ministered to a new suburban demographic seeking financial assistance certainly engages new convergences, confluences, and conflicts between accepted narratives of economics, social status, class, race, gender, and theology. Pastors helped their congregants to work through the challenges of losing jobs, homes, and in some cases their identities. This was done through a lens of hope rooted in the person of Jesus Christ and pastors used these times of pastoral care and counseling to help people reframe their perspectives on their financial and socio-economic situation.

Making sense of the recession in the context of The American Dream was one area that pastors focused on. The dream turned into a nightmare for many people who lost their jobs, their homes, savings, and assets as the economy collapsed. It was more than a concept or a theory for many suburbanites in the IE – it was their reality and world they inhabited. Hiebert’s theory on worldviews draws from Peter Berger’s analysis that “worldviews are ‘worlds’ that are inhabited – ‘sacred canopies’ that provide a cover of protection for life under which making homes, shaping communities, and sustaining life can take place.”¹³⁹ Gainful employment, home ownership, and financial stability allowed

¹³⁸ Ganzevoort, 214.

¹³⁹ Hiebert, *Transforming Worldviews*, 28. Hiebert’s analysis is drawn from Peter Berger’s *The Sacred Canopy*. Peter Berger, *The Sacred Canopy: Elements of Sociological Theory of Religion* (Garden City: Doubleday, 1967).

people to create homes and communities that gave meaning to the people who inhabited those spaces.

Hiebert also explains that, “Our worldview gives us emotion security. Faced with a dangerous world of capricious and uncontrollable forces and crises of drought, illness, and death, and plagued by anxieties about an uncertain future, people turn to their deepest cultural beliefs for comfort and security.”¹⁴⁰ What was unique about the recession was that it created a crisis that not only created financial anxieties about the future, but also disrupted and deconstructed the deep cultural beliefs associated with comfort and security of the American Dream. The suburban and middle-class worldview narratives about security and status were undone. As a result, people turned to their faith communities in order to make sense of their uncertain futures and lack of comfort and security.

The disruption of security and comfort also allowed for people to have their worldviews come to the surface and afforded them an opportunity to reflect and refine them. The worldviews that surfaced were multi-faceted as people told their pastors about their insecurities about their finances, identity, gender norms, and socio-economic status. The disruption of worldviews drove numerous evangelicals to their churches as they sought help financially and pastorally. Congregants wanted help making sense of the economic downturn and how they fit into it. The deconstruction of their economic and financial stability provided pastors around the IE with opportunities to reorient worldviews that reflected biblical themes of self-worth in Jesus Christ and trusting in God’s provision.

¹⁴⁰ Ibid., 29.

Conversely, evangelical pastors and leaders had to reevaluate their worldviews about their congregants and the community. They ministered to congregants coming into their churches who were living in poverty, often for the first time in their lives. They had to ask the question, “Who are the poor?” The recession surfaced many assumptions about poverty. Church leaders had to reflect on and rethink their definitions of “poor” and “poverty” as they ministered to new demographics that sought assistance. The normal socio-economic demarcations of poverty in suburbia were blurred as the recession caused many people to lose their jobs and also their homes. Pastors had to make hard decisions about which people they would financially assist and what the limits of that financial assistance would be. The pastoral reflections revealed how intertwined evangelical identity is with consumer identity. People were not only angry about their new economic plight but they were also angry when their church refused to help them in the way they believed they ought to have been helped.

The anger and the frustration that was projected at these pastors during the recession reveals that many pastors in middle-class and more affluent areas were dealing with “affluenza.” Documentarians and social scientists John de Graaf, David Wann, and Thomas H. Naylor define affluenza as “a painful, contagious, socially transmitted condition of overload, debt, anxiety, and waste resulting from the dogged pursuit of more.”¹⁴¹ The pursuit of material consumption collided with a recession and resulted in anger for many congregants. They came to their churches with the symptoms of being

¹⁴¹ John de Graaf, David Wann, and Thomas H. Naylor, *Affluenza: How Overconsumption is Killing Us – And How We Can Fight Back* 3rd Edition (San Francisco: Berrett-Koehler Publishers, Inc., 2014), ProQuest Ebook Central, <https://ebookcentral.proquest.com/lib/ucr/detail.action?docID=1407849>.

overwhelmed by their circumstances due to their debts and the anxiety tied to their economic instability. These pastors experienced the fallout of affluenza as they ministered to individuals facing guilt and shame, anger and anxiety, and also those who demonstrated varying degrees of entitlement. Pastors had to evaluate their definitions of poverty and the poor and they had to think through the difference between needs and wants for people requesting assistance. The blurring of the lines between needs and wants made it tough for some pastors to help people who were losing their assets because their perceptions of needs fueled entitlement and also unrealistic assistance requests that pastors and churches could simply not fulfill. Pastors had the power to accept or deny requests based on their interpretations of what constituted a need coupled with their available funds to help.

Ultimately, pastors who ministered during the economic collapse tried to help their congregants to understand that the economic hardships had ties to internal heart issues as much as they were connected to dollars and cents. Pastors contended that much of the anger and frustration exhibited by congregants who sought assistance was part of their disconnect with the Lord and that they were focused on their identity as affluent or middle-class Americans rather than having their identity rooted in the person of Jesus Christ. This allowed pastors and leaders to help congregants to rethink how they were living materially and to help them downsize their lifestyles. Pastors were able to use the crisis of the recession to walk with their congregants through worldview change and transformation. In addition, pastors were also able to help steward financial assistance within their own churches. Examples like the church service where the pastor asked

congregants to give away their money to those in need or the ministry support group for men out of work reveal how pastors tried to shift the individual mindset of evangelicalism toward more communal understandings in which caring for others became a focal point for the congregation.

Chapter 3 - Ministry in suburban low-income and homeless communities in the Inland Empire

The previous chapter explored how evangelical pastors that ministered in predominately affluent or middle-class recalled their experiences of the disruption of evangelical socio-economic life. Individuals seeking financial assistance for the first time sought out help from their churches in order to avoid the embarrassment of receiving help. From their perspective, going to the church was not assistance; it was ministry. However, the affluent and middle-class reflections were only one part of the evangelical narrative in the IE during the Great Recession. The IE is home to some of the perennially poorest and most poverty stricken communities in the US.¹⁴² There are numerous individuals and households that were living below the federal poverty line and were affected by the Great Recession between 2007 and 2009.

This chapter juxtaposes the previous chapter on suburban poverty in affluent and middle-class regions of the IE. When discussing the Great Recession, pastors that ministered to and assisted affluent and middle-class congregants experiencing downward mobility often shared about the sense of loss that was experienced by those whose jobs, homes, and other assets were suddenly endangered. Pastors in the IE who ministered to people living in poverty or homelessness reflected differently to the effects of the recession and how they helped those in need. Some shared that the recession was not as noticeable at the start since many of the people did not have much to lose in terms of their

¹⁴² David Olson and Jim Miller, "San Bernardino: Falling deeper into poverty," Press Enterprise, November 16, 2011, accessed October 12, 2017. <http://www.pe.com/2011/11/16/san-bernardino-falling-deeper-into-poverty/>. The City of San Bernardino was ranked the second poorest large city in the US behind Detroit in 2010.

assets. Others explained that ministries focused on poverty needed to move beyond dollars and cents. The recession not only surfaced worldviews for individuals but also revealed larger structural and communal worldviews that needed reconsideration surrounding socio-economic realities in the Inland Empire.

Numerous people had previously had steady employment but did not make enough money to live comfortably in Southern California.¹⁴³ This population of the working poor was affected not by the loss of their personal assets but by threats to their homes as renters. Although they were not the property owners of their homes, they were still stakeholders in the sense that the recession affected them when the banks took over the deeds and their landlords lost control of their homes. As a result, some renters were confronted with or pushed into homelessness.

Pastors engaged with the rising numbers of the newly homeless population as well as the chronic homeless community during the recession.¹⁴⁴ There were pastors who saw the rise in homelessness as a ministry opportunity to love these individuals and families and also share the gospel with them. In addition, some new ministries developed within the homeless population and one pastor in particular started a ministry that served the homeless population in a region of the IE.

¹⁴³ Keith E. Wardrip, Danilo Pelletiere, and Sheila Crowley, "Out of Reach 2009" (Washington DC: National Low Income Housing Coalition, 2009), 1. This report provides evidence that the recession hit low-income families very hard. It was estimated that 40% of households displaced by foreclosures are renters in the US during 2009. The calculated housing wage needed to survive the rental market in 2009 was \$21.63 per hour when the California minimum wage was \$8.00 per hour.

¹⁴⁴ U.S. Department of Housing and Urban Development's Office of Community Planning and Development, *HUD's Homeless Assistance Programs Defining Chronic Homelessness: A Technical Guide for HUD Programs* (HUD, 2007), 3. HUD defines homeless as "a person sleeping in a place not meant for human habitation OR living in a homeless emergency shelter." HUD also states that a person is chronically homeless when "either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years."

The pastoral reflections and experiences from pastors in areas of the IE that are not affluent or even middle-class reveal another layer of the evangelical experiences of the Great Recession. Although, as in the case of the middle-class and affluent congregations, some of the pastors articulated their belief that individual choices affected how the recession affected people in their congregations, in these lower-income congregations there was more conversation about how the larger socio-economic structures of the IE also impacted congregants during the recession.

In addition, pastors in these areas also addressed the endemic mentalities of poverty that many of their congregants had and explained how their ministry efforts were focused on empowering their congregants to break the long-term cycles of poverty and live in economic and family stability. Others addressed how race and culture were factors in how their congregants lived through the recession. In addition, as immigrant-rich communities, documented status and the effects of documentation on work and applying for financial assistance were also points of discussion that emerged in some of the reflections. There were also discussions on how government and politics influenced Evangelical congregational and church experiences.

This chapter demonstrates how Evangelical ministry in low-income and homeless communities was different compared to the ministry that took place in middle-class or affluent congregations during the recession. There were pastoral prefaces about structural factors, or the economic, racial, and cultural contexts of the congregations and communities. While poverty was often viewed as a temporary setback for the middle-class or affluent during the recession, it was a lifestyle for those who lived in it each day

and may have lived in it for generations. Poverty informed how congregants lived and shaped their individual and communal identities. Evangelical ministry in these communities focused on how to empower poor and homeless populations to rise out of their economic circumstances and gain more stability in their financial and personal lives.

Empowerment took on a few different forms. One particular form of empowerment was education. Some pastors tried to empower their congregants by educating them with debt management courses in order to help them live within their financial means. Others tried empowerment through offering job and skills training in order to help congregants find stable work. Empowerment through dignity was another form of ministry. Many congregants living in poverty expressed shame and guilt to their pastors and others. Evangelical ministry not only addressed the root of the shame and guilt associated with poverty but also tried to foster positive dignity and value.

While pastoral ministry in middle-class suburban contexts addressed the false association of positive individual value and abundant material wealth, pastoral ministry in poverty-stricken contexts addressed the same issue from the negative side, helping individuals reject the idea that their intrinsic value was predicated on their economic poverty. In both cases, socio-economics shaped the ministry efforts and methods of guiding congregants to understand that their values were not tied to socio-economic status.

Who are the poor?

Before moving forward it is important to clarify some of the terms used in this chapter. The first is the definition of the “poor.” Generally speaking, it could be said that those individuals or families living below the poverty line in the US are poor.¹⁴⁵ The second definition is that of the “working poor.” Here, there is also an official, bureaucratic definition that identifies the “working poor” as “people who spend 27 weeks or more in a year in the labor force either working or looking for work but whose incomes fall below the poverty level.”¹⁴⁶ The working poor are individuals who are currently employed or are actively seeking employment but do not make enough income to cross the poverty line threshold. Besides them, there is also another group of people who live below the poverty line and who are not actively seeking employment. They

¹⁴⁵ “Foundation for Health Care Coverage,” 2008, accessed December 18, 2018.

https://coverageforall.org/pdf/FHCE_FederalPovertyLevel08.pdf. The poverty level shifts each year. For 2008 the federal government declared that a family of 4 earning \$21,200.00 or less lived below the poverty line. By 2009 14.3% of Americans lived below their poverty line threshold with respect to how many people lived in the household. The Inland Empire saw a significant rise in people living below the poverty threshold during the recession as more people lost their jobs and found themselves out of work for a significant period of time. Alemayehu Bishaw and Suzanne Macartney, “Poverty: 2008 and 2009” *American Community Survey Briefs*, September 2010, accessed December 18, 2018. <https://www.census.gov/prod/2010pubs/acsbr09-1.pdf>.

¹⁴⁶ “Who are the working poor in America?” UC Davis, accessed October 5, 2017. <https://poverty.ucdavis.edu/faq/who-are-working-poor-america>. The U.S. Bureau of Labor Statistics stated that the recession brought about an increase of the working poor rate in America from 5.1% in 2007 to 7.2% in 2010. “BLS Reports,” US Bureau of Labor Statistics, July 2015, accessed October 5, 2017. <https://www.bls.gov/opub/reports/working-poor/archive/a-profile-of-the-working-poor-2013.pdf>.

may have a number of reasons for not seeking employment including giving up, mental or physical health, addiction, or undocumented status.¹⁴⁷

Examining the statements from people living through the recession and listening to the recollections of pastors serving in lower income areas reveals that the socio-economic demographic of their communities greatly shaped their narratives. There were differences in how the recession affected their congregations and communities based on where they lived in the IE. They discussed challenges faced by communities of color and how race, immigration, and systemic issues of poverty continued to pervade the experiences of their congregants. This chapter focuses on churches in socio-economic areas that have higher poverty rates and unemployment rates than other parts of the IE. The pastors that were interviewed come from a range of church sizes from mega churches of at least two thousand attendees to small churches of around a few hundred people. Other pastors referenced from archived documents also come from a variety of church sizes.

How the recession impacted evangelical churches in low-income communities

Many cities in the IE have diverse socio-economic populations within their city limits and are marked out by different forms of residential and commercial development. One pastor named Steve moved to the IE and started ministering in the area during the

¹⁴⁷ Joe Nelson, “Study: Inland Empire Home to 275,000 undocumented immigrants,” SB Sun, January 15, 2015, accessed on January 28, 2019. <https://www.sbsun.com/2015/01/15/study-inland-empire-home-to-275000-undocumented-immigrants/>. The study referenced in the articles was conducted by the Migration Policy Institute and stated that there were 275,000 undocumented immigrants living in San Bernardino and Riverside Counties in 2014. Although the population is lower than neighboring Los Angeles county, this number represents about 6% of the total population at the time. Undocumented immigrants received assistance from churches in the IE in the form of financial assistance, food, clothing, and job training.

recession in 2009. He shared his first impressions about moving to a downtown area to run a non-profit outreach center that was connected with a local church:

“I think from a just kind of demographic in terms of the area I found the IE... um where the church was located and then the separate outreach organization it was almost an imaginary line almost like a red line, you talk about a red line, almost like wow most people don't come down here in a forgotten area and it was where the majority of [city's] homeless population lived um much more renters instead of owners um and yeah middle to... lower middle class to poverty to downright homelessness so that really struck me because you could see it in the property in the areas... the blight if you will... the urban blight and just 5 no... 3 miles or 4 miles from our church which communities look totally different in another section of [the city].”¹⁴⁸

Steve realized that there was a stark contrast between poorer regions and middle-class or affluent areas, despite their close proximity. These areas are believed to be the forgotten areas of the IE where people do not build businesses, invest capital, or build up economic infrastructure. There was also a higher population of homeless individuals as well as more renters than homeowners.

In particular, Steve's use of the term redline in his description of his first impressions of his new home is important because it reflects some of the historical socio-economic divisions within the IE.¹⁴⁹ Although the passing of the Fair Housing Act in 1968 had legally banned the practice of redlining whereby minorities were not allowed to purchase homes in certain areas, there were still residual effects in many neighborhoods

¹⁴⁸ Pastor Steve (Pastor), in discussion with the author, January 26, 2017.

¹⁴⁹ Genevieve Carpio and Andy Rutkowski, “Mapping LA-tinx Suburbia,” *Boom California* June 26, 2017. <https://boomcalifornia.com/2017/06/26/mapping-la-tinx-suburbia/>.

that reflected more homogenized minority racial populations living in areas that were sometimes deemed as undesirable.¹⁵⁰

Pastor Steve went further in his analysis of the recession and how it affected those living in his area of ministry. He explained:

“I feel like when we look at the demographic shifts of over time. We have to go a little historical even though I'm not from the west coast... I know through interactions... most people of color started from LA and have been gradually being kind of pushed out; gentrification; pushed out not just to the Inland Empire and so we're getting a lot of suburban... you're getting a lot of urban problems such as poverty and a lot of aide and assistance that's needed for families to stay afloat um so you're experiencing it but its in a suburban setting and so many of the problems were the same.”¹⁵¹

He recalled that even though the setting is suburban in his region of ministry there is an urban feel to the region. There were systemic issues of chronic homelessness and poverty mentalities that he had to address in his community. He also acknowledged that many people of color moved from Los Angeles due to gentrification and relocated to various areas of the IE over the years and that this pattern of migration has shaped

¹⁵⁰ Pastor Steve called these areas “marginalized neighborhoods.” Redlining was the practice where lenders identified neighborhoods with African Americans living in them and color-coded them as red on a map to identify them as unsafe or risky in terms of real estate value. See also Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liverlight Publishing Corporation, 2017), 64.

¹⁵¹ Pastor Steve (Pastor), in discussion with the author, January 26, 2017. Pastor Steve’s observations about the relationship between gentrification and displacement in urban centers has been researched by scholars for decades. See also Sandra J. Newman, and Michael S. Owen. “Residential Displacement: Extent, Nature, and Effects.” *Journal of Social Issues* 38, no. 3 (1982): 135–48. doi:10.1111/j.1540-4560.1982.tb0177; Peter Marcuse, “Abandonment, Gentrification, and Displacement: The Linkages in New York City,” In *Gentrification of the City*, edited by Neil Smith and Peter Williams, (New York: Routledge, 1986), 153–77. Miriam Zuk, Ariel H. Bierbaum, Karen Chapple, Karolina Gorska, and Anastasia Loukaitou-Sideris, “Gentrification, Displacement, and the Role of Public Investment,” *Journal of Planning Literature* 33, no. 1 (February 2018): 31–44. doi:10.1177/0885412217716439.

different pockets of the IE.¹⁵² These pockets are suburban on the surface because they are housing tracts rather than urban apartments but the culture of these suburbs are different compared to others in the IE. They have maintained an urban, lower-income culture rather than a middle-class, suburban one.

Many of these suburbs are also older, having been built prior to the 1980s and some as early as the 1950s or earlier. One former city management official I met with from the IE named Jim recalled how some of the towns did not have much redevelopment land and thus there were little to no new housing developments popping up prior to the recession. He shared about the city he worked for during the recession and explained, “Because there wasn’t this large uptick in housing sales, [the city was] really insulated for the most part from the housing bubble but they were old homes that had appreciation and then they lost their appreciation but that wasn’t what hurt the town. What hurt the town was politics.”¹⁵³ In his particular town, toxic politics within the city council and poor relationships with businesses that led to a number of key businesses leaving town and thus removing large sources of taxable revenue for the city. This ultimately led to the city having to restructure due to lower budgets and thus people lost their jobs during the recession. Although my project focuses on the relationship between

¹⁵² Robert Teranishi, “Black Residential Migration in California: Implications for Higher Education Policy,” Research & Policy Institute of California (New York: The Steinhardt Institute for Higher Education Policy). This report shows that black populations increased in suburban areas as the populations decreased in metropolitan and urban areas between 1985 and 2005. The report acknowledges that there is Black middle-class flight from the cities to the suburbs in California but the report only posits questions about why this took place and what it means for communities like the IE rather than offering theories or answers.

¹⁵³ Jim (Former city official and ministry leader), in discussion with the author, December 1, 2016.

the failing economy and suburban housing, Jim's reflection highlighted other factors that contributed to the economic downturn and showed the complexities of the recession.

Churches in these communities of the IE also experienced financial hardship that affected their ability to do ministry. One church had the congregation collect cans and bottles to keep up with their lease payments for their storefront church.¹⁵⁴ Other churches had to make adjustments to their church budgets in order to survive. This meant laying off staff members or shutting down different ministries in order to keep the doors open and the lights on. Some churches were in the process of large building or development projects when the recession hit. One pastor recalled, "We were looking at [buying] vast tracts of land, building family community centers, day cares and youth centers. We were going to really going to do this. It was great – and then BAM!"¹⁵⁵ The economy bottomed out underneath them to the point where one out of six congregants lost their jobs and were unable to find work. Oftentimes the congregants were unable to tithe and thus their churches were unable to meet their budgets, some churches even failed to make payments on their mortgages or leases.¹⁵⁶

Some churches received funding from local governments to run their outreach ministries in their communities. When the recession hit many of the local governments withdrew their support to the churches, which left many of the ministries underfunded

¹⁵⁴ Josh Dulaney, "Church giving declines," *The Sun*, May 22, 2010, accessed March 7, 2017. <https://www.sbsun.com/2010/05/22/church-giving-declines/>.

¹⁵⁵ Barbara Bradley Hagerty, "Church Foreclosures: Hard Times for God's Work," NPR. January 31, 2011, accessed October 12, 2017. <https://www.npr.org/2011/01/31/133303426/church-foreclosures-hard-times-for-gods-work>.

¹⁵⁶ Pastor Steve shared with me that he knew evangelists and pastors who were spending beyond their means prior to the recession and got themselves into a lot of trouble once the recession manifested. Many of the pastors had to close their churches or relocate since they lost their property.

and unable to continue caring for their communities as they had done prior to the economic crash. A director from one particular church outreach ministry received money from the city to operate and care for people in need. The recession caused the city to cut the outreach center from their budget in order to survive the poor economy.

Members of the local community expressed their frustration when the city decided to cease funding the center: “[The city of San Bernardino] is cutting back at the very time human needs are increasing. It’s shortsighted to say okay we’re in a recession and proceed to start punching holes in the very safety net you spent decades and millions of tax payer dollars building up.”¹⁵⁷ Some believe the city council did not do enough to figure out a way to keep the grant that supported the church outreach. The fact that more people started to come in and receive assistance because of the poor economic environment was visible proof that the city officials did more damage during the recession as a result of their political choices.

The argument against defunding these ministries was rooted in the few, unsavory alternatives individuals and families had left without the church as an option: “When you take away an organization’s ability to help people during an emergency, debt settlement scams, credit repair clinics and bankruptcy ads sound appealing for families who are facing desperate financial situations.”¹⁵⁸ There were a number of people who became victims of debt management and credit consolidation fraud in the IE and many ministry

¹⁵⁷ Chris Levister, “Frustration Builds as SB Closes Community Centers,” Black Voice News, March 12, 2009, accessed February 6, 2018. <http://blackvoicenews.com/2009/03/12/frustration-builds-as-sb-closes-community-centers/>.

¹⁵⁸ Ibid.

leaders believed that the lack of education and options coupled with sheer desperation led to many people being taken advantage of and suffering further financial and material loss.

The economic recession added to the challenges that lower income individuals and families were already facing. Oftentimes people had jobs and homes but they did not have food in the house. One retired gentleman that volunteered by handing out food with his church recalled, “There’s times we’ve knocked on doors in the neighborhoods we’ve went in, and I’ve had people that walked out and hugged me and started crying, because they didn’t have any food in their house.”¹⁵⁹ Pastors that I interviewed recalled similar experiences. Many congregants in working poor communities did not have enough to eat or were unable to purchase basic supplies necessary for their families. One pastor explained that he knew which of his congregants perpetually needed food and made sure that one of his staff members brought a box of groceries over to their homes each week.

Pastors and church leaders who had congregations and ministries in lower income neighborhoods had different experiences during the recession compared to those serving in affluent or middle-class communities. Often the needs the pastors addressed were not focused on identity crises or people experiencing material loss such as their homes, cars, and other assets, although some people faced this reality. Instead, for lower-income communities, aid for housing, food, clothing, school supplies, and other necessities were common requests as congregants and community members came to the church for material assistance.

¹⁵⁹ Albert Grigsby, Mitchell Hartman, “Some Californians Turn to Church in Troubled Times,” Marketplace.org, November 22, 2011, accessed March 7, 2017. <https://www.marketplace.org/2011/11/22/economy/american-dream-turns-economic-nightmare/some-californians-turn-church-troubled-times>

Pastors that ministered in more impoverished areas of the region regularly prefaced our conversations with a short explanation about understanding the socio-economic context in which they did ministry. They felt it was important to frame their experiences in light of where they were ministering. Pastor Steve explained, “my day to day experience was in the context of a suburban environment but with urbanized type of people and type of thinking.”¹⁶⁰ Steve wanted me to understand that there were mentalities that went along with poverty and how it was necessary for pastors and others who worked in this environment to understand this “poverty mentality.” Even though the neighborhoods were suburban on the surface, within they reflected an urban culture of poverty. Effective ministry was focused on consistency and establishing a presence in the community. There was a chronic disconnection between suburban middle-class people and their neighbors in low-income areas of the same city and it was important for churches to establish a regular presence in the low-income places they ministered to rather than occasionally bringing food, clothing, and other supplies and then turning around and leaving.

Pastor Steve also emphasized the importance of understanding the mentalities of the poor and how actions were important to demonstrate the love of Jesus to those in need. He shared,

“I think from already a standpoint of kind of already disenfranchised people... there's this kind of limited knowledge of God. They have the cliché phrases. I heard, ‘God may not be there when you need him but he's always on time.’ You know, stuff you never find in scripture but are core beliefs. But I think the church giving away this assistance it showed them a deeper level of devotion to God and it was Jesus in action. They actually

¹⁶⁰ Pastor Steve (Pastor), in discussion with the author, January 26, 2017.

saw Jesus on display. And I think... it was new for people. Most of the time in an urban community... even though we were suburban... in an urban context a church has an outreach and they're doing a fish plate and you gotta buy the fish. The fishplate was raising money for the church but the unique philosophy for [the church] was that we never charged people to do ministry. We never take money to do ministry and it translated to people feeling the real compassion of Jesus in what we did. So spiritually in terms of empowerment it was very spiritually empowering because it was a tangible love. There were Christians passing the food out. There was a Christian atmosphere set and prayer was involved. The spiritual atmosphere was already charged before people came in and received a service and it was felt.”¹⁶¹

The core beliefs of the disenfranchised are important to highlight. Even though they either attended Evangelical church services or received care from Evangelical ministries, many had their own core beliefs about God and His work in their circumstances.¹⁶² The phrases that informed their beliefs may not have been exactly biblical, but they often had more weight than actual biblical texts and were vitally important in regards to shaping personal theology and lived experiences.

Seeing Jesus on display with tangible actions when providing care to the poor was an important component of outreach for many disenfranchised evangelicals and it could also reshape their theological convictions. Food, clothes, medicine, and money were means to spiritual ends. It was not enough to teach about Jesus. Evangelical pastors strived to demonstrate Jesus and represent His person and character to others. The Bible was used to support theological positions on ministering to people.

¹⁶¹ Ibid.

¹⁶² During some fieldwork at a church outreach center in 2015 I heard other phrases, such as “God is seldom early but never late.” This mirrors what Pastor Steve recalled about cliché phrases that are not found in the Bible but regularly stated and viewed as equivalent to Biblical texts.

Jesus Christ's sacrifice on the cross is viewed in a two-fold manner: on one hand Christ's sacrifice brings about atonement and salvation for those who believe and accept him as their savior; on the other hand, Christ's sacrifice is to be emulated as people sacrifice themselves or their financial resources to care for others. Language is developed from these theological tenets to explain their experiences and understandings of the world. Pastors, lay leaders, and congregants frequently used theologically developed language that gave meaning to outreach efforts and defined the core purpose behind them. Their actions were not merely altruistic in a humanitarian sense. There was an intrinsic spirituality to their efforts.

Evangelical Christians commonly use metaphorical language that allows believers to engage with God and develop their faith. Metaphors represent language whose essence cannot be reduced to its function or structure. Biblical literary theorist Northrop Frye explains that believers view the New Testament as a "metaphor to live in."¹⁶³ Evangelical Christians base their lives on the language of the New Testament. Frye explains that there is power associated with the language of the scripture. Christianity is founded in metaphorical language, which is "the only one with the power to detach us from the world of facts and demonstrations and reasonings, which are excellent things as tools, but are merely idols as objects of trust and reverence."¹⁶⁴ Metaphorical language allows believers to connect directly with God and provide rationale to experiences of life,

¹⁶³ Northrop Frye, *The Double Vision: Language and Meaning in Religion* (Toronto: University of Toronto Press, 1991). 18.

¹⁶⁴ Ibid.

both positive and negative. The language helps believers deal with various situations and circumstances they face in their lives as well as their ministry.

The richness of this metaphorical system was often then applied to evangelical understandings of the poor and poverty relief. For instance, providing care for the poor is not considered “work” but rather articulated as “service.” One pastor named Mitchell shared his views on the underlying value and reason why people serve the poor:

“Honestly, I believe their heart for the Lord, for serving the Lord, and seeing how they are serving the Lord by doing what they're doing that's by far that's the primary reason people continually do come and serve and come back over and over again as they get past all of the hardships and all of the difficulties and everything else and say that ‘I'm serving the Lord by serving these people.’”¹⁶⁵

Just as metaphor operates on multiple levels, service toward the poor does not take the poor as its ultimate object, but “the Lord” himself. From Mitchell’s perspective, irreducibly religious motives propelled his congregants long-term service. Service is also reflected in the life of Christ and in his teachings. Jesus declares, “For even the Son of Man came not to be served but to serve, and to give his life as a ransom for many.”¹⁶⁶ Caring for the poor and providing for their needs was a way for evangelicals to embody Christ’s teaching. Their lives and actions became representations of Christ’s life and actions. The hardships of serving others were believed to reflect the challenges that

¹⁶⁵ Pastor Mitchell (Pastor), in discussion with the author, February 22, 2015.

¹⁶⁶ Mark 10:45

Christ faced during his ministry on earth and the language of Jesus Christ is used to express their experiences.¹⁶⁷

The language of empowering people and not simply providing material support was also reflective of the current evangelical literature and teachings on caring for the poor during the recession. A popular book that church leaders read during this time was *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor... and Yourself* by Steve Corbett and Brian Fikkert. It was released during the recession and challenged many of the poverty alleviation practices that had been practiced by Evangelicals and other Christians for many years. It focused on challenging pastors and congregations to empower the poor and elevate their socio-economic status rather than simply providing for their material needs.

Corbett and Fikkert explain, “First, material poverty alleviation involves more than ensuring that people have sufficient material things; rather, it involves the much harder task of empowering people to earn sufficient material things through their own labor, for in doing so we move people closer to being what God created them to be.”¹⁶⁸

Empowerment within Evangelicalism was defined as helping people recognize their agency and ability to have power in the midst of their circumstances.

¹⁶⁷ Duncan B. Forrester, “Social Justice and Welfare,” in *The Cambridge Companion to Christian Ethics* (New York: Cambridge University Press, 2001), 197. For Evangelicals, the use of theological language is an important component of distinguishing ministry from humanitarian altruism. Giving out food to the needy, providing rental assistance, running a thrift store, and providing medical services are not intrinsically religious or spiritual. Secular organizations provide these same exact services. Forrester explains that for most Protestants, “The *sola scriptura* principle tends to make Protestant thinkers suspicious of using any secular language... as an adequate vehicle for communicating Christian insights.” This analysis fits with Evangelicalism as well. By attributing sacred status to these services through theological language, the efforts of the outreach center are transformed from altruism into ministry. Volunteers are not just feeding hungry people off the streets. They are also feeding Jesus. There is “eternal” significance to “temporal” efforts, and all of it is explained in explicitly Biblical language.

¹⁶⁸ Steve Corbett and Brian Fikkert, *When Helping Hurts* (Chicago: Moody Publishers, 2012), 74.

Pastor Steve addressed this idea of empowerment during our discussion and explained his view that empowerment without advocacy is not empowerment at all. The problem was that the church did not quite view advocacy for the poor as a means to empowerment. He shared,

“The first level before empowerment and being in with people is advocacy. We didn't see ourselves as advocates so we were never really able to turn the corner as an advocate. I don't think we made the strides because we lacked the terminology as a church and even me as a leader and wasn't well versed in some of the tools that would move us towards empowerment. Yet, we did do some empowerment things... we taught literacy classes, financial literacy... anyone that received assistance from us had to go through financial literacy classes and so um we taught job readiness classes. So we made steps. Those are steps toward empowerment but ultimately empowerment at its larger degree would come from giving and providing. Getting people jobs and then helping people even the next step would not be just getting people jobs but help people create wealth for themselves so maybe starting businesses.”¹⁶⁹

Pastor Steve's note of a glaring lack of adequate terminology and ideology regarding advocacy within his church was a key reflection from the recession. The recession was an opportunity where churches could have advocated for those in need and addressed some of the systemic issues of poverty. However, many church leaders embraced the literature focusing on empowerment like *When Helping Hurts* and incorporated advocacy only indirectly as part of the empowerment process for individuals and communities.¹⁷⁰

From Steve's perspective, even getting jobs was not enough for empowerment—

¹⁶⁹ Pastor Steve (Pastor), in discussion with the author, January 26, 2017.

¹⁷⁰ Discussion question worksheet for “When Helping Hurts Symposium & Workshop” August 30, 2011. Southern California. Looking through archived materials from a conference that was held in Southern California called, “When Helping Hurts Symposium & Workshop,” there was a discussion question that asked, “Think about the materially poor people in your area whom your church or ministry is trying help. Do these people need relief, rehabilitation, or development? Is your church or ministry pursuing the right strategy for these people? If not, what harm might you be doing to these people and to yourself?” Poverty alleviation was about providing a systematic way of getting people out of poverty rather than advocating for changes to the systems that create and perpetuate poverty.

businesses had to be formed, that is long-term institutions had to be formed that could effect structural change.

Race and culture were also important frameworks that influenced how congregants experienced the recession. Pastor Harold oversaw a predominately African American church in the IE and he prefaced his reflection of the recession by stating that the African American church has historically always had some type of benevolence ministry to help congregants when they fall behind on their bills. He explained,

“To put it into context when it comes to ministry most African American churches automatically have what they call a benevolence fund. We’ve had that since day one for over 25 years because our folks always have issues in terms of needs that they always come to the church for. If their lights are getting turned off or their gas is getting turned off; rent is behind; car note is behind; they've got medical bills they can't pay... they always come... when they've exhausted everything else they come to us so um its part of our paradigm to recognize our culture will come to us anyways no matter what. So when the recession took place you know it definitely was a spike... there definitely was an increase in requests, increase in benevolence. One of the things we learned earlier back in the day was we were doing benevolence and other churches were referring people to us.”¹⁷¹

The church was traditionally a place of financial support and safety when finances became overwhelming. Congregants not only received pastoral care and support but also had their practical needs met through financial provision. Pastor Harold’s benevolence ministry reflected the realities of financial and social hardship of the African American communities in the IE and also lined up with historical experiences of African Americans

¹⁷¹ Pastor Harold (Pastor), in discussion with the author, August 22, 2017.

who have found churches to be places of not only spiritual care but also spaces for providing material care as well.¹⁷²

As we discussed the types of needs that his congregants had during the recession, Pastor Harold shared experiences similar to those of the pastors with more affluent or middle-class congregations. Pastor Harold explained that a number of congregants expected the church to maintain their current lifestyle. These congregants were not interested in downsizing their lives or making necessary adjustments in the face of new economic realities. They expected the church to fill in the gaps. Pastor Harold went further and discussed that the root of this entitlement was also wrapped up with the African American cultural context. He explained,

“I think the root of that is our cultural context. You know again because if you think about it our things give us self-esteem and give us a sense of self worth and the loss of that to us is a loss of self-esteem and self worth and I don't want to appear to people on the outside that I'm failing. So if I give up my house and I have to talk to people I know had to give up my life, I don't want to explain that. I want to keep this persona and this facade up that I've got everything even in the midst of all that's going on and its an amazing psychological thing.”¹⁷³

Although Pastor Harold explained this insecurity as culturally specific, it actually closely mirrored the analysis given by other pastors that I interviewed in the previous chapter who did not work with predominantly African American congregations. Taken as a whole, these reflections speak to a common, American fear of not being able to keep up

¹⁷² Marla Frederick, *Between Sundays: Black Women and Everyday Struggles of Faith* (Berkley: University of California Press, 2003), 9. Frederick explains how the black church has served as a space where congregants facing social injustice, racism, and hardship can come and receive recourses, education, and support. See also Mark T. Mulder, Aida I. Ramos, and Gerardo Marti. *Latino Protestants in America: Growing and Diverse*, (Lanham: Rowman and Littlefield, 2017), 121-124. Latinx churches in America are also spaces where congregants are able to receive resources such as health care related services and tutoring for students.

¹⁷³ Pastor Harold (Pastor), in discussion with the author, August 22, 2017.

financially and materially with others and making sure there is a mask of self-confidence through economic and purchasing power. However, where many of the other pastors' experiences seemed to stop with an analysis of American consumer culture and the power it provided people, Pastor Harold and his associate pastors were also addressing another layer of complexity that was woven into self-worth and status within their Christian community: Prosperity Gospel teachings.

The prosperity gospel is a Protestant Christian teaching that centers on four themes: faith, wealth, health, and victory.¹⁷⁴ Kate Bowler explains, "It conceives of faith as an activator, a power that unleashes spiritual forces and turns the spoken word into reality... It can be measured in both the wallet (one's personal wealth) and in the body (one's personal health), making material reality the measure of the success of immaterial faith."¹⁷⁵ According to some pastors, the money a person has is reflective of their blessings from God and a physical demonstration of their personal faith. A lack of material success or physical health can be interpreted as a believer lacking faith and thus receiving punishment or God's withdrawing of his benevolent providence over their lives.

Pastor Harold expressed frustration over the prosperity teachings that many of his congregants grew up in or continued to hold on to even though he did not personally adhere to prosperity gospel theology. He explained that many counseling sessions during the recession focused on correcting the poor theology of prosperity teachings. Many of the congregants that held onto their prosperity gospel teachings became very despondent

¹⁷⁴ Bowler, *Blessed*, 7.

¹⁷⁵ Ibid.

and some even contemplated suicide because they believed that their losses during the recession meant that God was angry with them or that they had disappointed God in such a dramatic way that he saw fit to take away all of their material possessions.

Part of the job of counseling for Pastor Harold and the other associate pastors was to help their congregants reorient their theology and their understandings of how God saw them. Their value and identity were not about what God gave them but were tied to who God is. Pastor Harold went further in his analysis and said that those congregants who held to a prosperity theology struggled to even admit they were in financial trouble. These individuals were “faithing it out.”¹⁷⁶ Even as cars were repossessed and houses went into foreclosure, many congregants stood firm in their faith and would not ask for help or would not make adjustments to deal with the new financial realities. The outcome of this type of faith was devastating for many of the congregants. Pastor Harold lamented, “And this trust that God is going to do something and being thoroughly humiliated by the system because of all this and finding folks leaving church and abandoning faith... I've got folks that won't come to church anymore and won't deal with anybody preaching the word because of that stuff... because they claimed they put their all in it and it doesn't work.”¹⁷⁷

There are still residual effects of the recession that continue to linger in Pastor Harold's congregation beyond the recession. Many congregants are still afraid to tithe out of fear that they might not have enough money. He has also found that generosity has noticeably declined within the congregation and people are not willing to help others

¹⁷⁶ Pastor Harold (Pastor), in discussion with the author, August 22, 2017.

¹⁷⁷ Ibid.

financially as they did before the recession due to a fear of lack. There is a looming question in the minds of congregants: “What if it happens again?” The fear of a recession or economic downturn recurring is prevalent among African Americans in the US.¹⁷⁸ Even as the recession cooled and the economy improved, there was little growth of net worth for African American families compared to White, non-Hispanic families.¹⁷⁹ The level of economic fear within Pastor Harold’ congregation reflects the systemic income and wealth inequality that African Americans face throughout the US.

Pastor Harold also critiqued the consumer culture that has shaped both prosperity theology and the materialistic cultural values that dominate the American landscape. In order to effectively minister to people dealing with financial hardships, “it requires a spiritual paradigm shift to do that. We don't understand and what we fail a lot of times to understand when we make statements about moving [economic systems], you are born and acclimated and orientated to and your whole paradigm thinking is connected to this so even if you leave this it still goes with you.”¹⁸⁰ It is not about critiquing the system of consumer capitalism as objectively problematic but rather challenging the consumer

¹⁷⁸ Sarah Menendez and Marketplace Staff, “African-Americans, women and millennials have more economic anxiety than the rest of the country,” MarketPlace, March 7, 2018, Accessed May 1, 2018. <https://www.marketplace.org/2018/03/07/economy/african-americans-women-and-millennials-have-more-economic-anxiety-rest-country>. Over 38% of African Americans expressed anxiety about the economy compared to about 33% of Hispanics and 29% of Whites.

¹⁷⁹ “Median value of net worth for families with holdings,” 2016 SCF Chartbook, accessed October 23, 2018. <https://www.federalreserve.gov/econres/files/BulletinCharts.pdf>.

¹⁸⁰ Pastor Harold (Pastor), in discussion with the author, August 22, 2017.

mentality inculcated within the system.¹⁸¹ The issue is with the individuals within the system who need to rethink their understandings of wealth as it relates to their self-worth and their views of how God sees them. If people have a right relationship with God and understand their value through God's perspective, then many issues of financial hardship would dissipate as people learn to adjust their lifestyles in accordance with their economic and financial positions.

The Inland Empire also has a large population of Hispanics and a number of churches have large Hispanic congregations.¹⁸² Many Hispanics throughout the IE sought food and clothing assistance from churches during the recession because many of them were undocumented. They were not able to qualify for government assistance because of a lack of proper documentation. This lack of qualification creates anxiety for many as they struggle to find adequate resources. Juanita Irizarry explains, "Documented or not, many poor Latinos live in constant fear and insecurity as they are confronted on a daily basis with exploitation and abuse and lack of access to food, shelter, health care, and economic resources."¹⁸³ Although government programs emerged during the recession in order to curb homelessness and to help people stay in their houses or

¹⁸¹ David A. Sims, *The Child in American Evangelicalism and the Problem of Affluence: A Theological Anthropology of the Affluent-American Evangelical Child in Late Modernity* (Eugene: Pickwick Publications, 2009), 121-124. Sims provides a historical analysis of the history of how American evangelicalism became embedded with consumer Capitalism in the 20th Century and how that early integration shapes Evangelical views on laissez-faire Capitalist economic systems and policies. There are also numerous other texts that explore the relationship between Evangelicalism and Capitalism in the US.

¹⁸² Based on the 2010 census, San Bernardino County had a Hispanic and Latino population that made up 53.4% of the total population and Riverside County had a Hispanic and Latino population that made up 49.1% of the total population. United States Census Bureau. Accessed January 15, 2019. <https://www.census.gov/quickfacts/fact/map/sanbernardinocountycalifornia/RHI725217>.

¹⁸³ Juanita Irizarry, "The Border, The Barrio, and the 'Burbs: Ministry Among America's Biggest Minority," *A Heart for the Community* (Chicago: Moody Publishers, 2013), 87.

apartments, there were still gaps in the systems. As a result, "...needy Latinos are sometimes especially left out in the cold. Local schools, businesses, social service agencies, and churches are not quick enough to adjust to the specific realities of these new community members."¹⁸⁴

One IE husband and wife pastoral team, Juan and Jocelyn, were the senior pastors of a Hispanic Spanish-speaking congregation. Pastor Juan shared that the recession had a much more noticeable effect on people who had higher incomes. Since most of his congregation were making minimum wage, the only area that affected them at the time was the loss of overtime opportunities. If people that made minimum wage lost their jobs, they were quick to find new ones. Their congregants also faced economic challenges resulting from their lack of documentation. He explained that welfare was not an option when financial times were tough because many of the congregants were undocumented and could not produce the papers necessary to be processed through government assistance. Their congregants relied on their family connections and the church to address any financial hardships or housing issues since those were the only options afforded to them.

Pastor Jocelyn also provided some context regarding homeownership within the Hispanic community in the IE. She explained that only three or four of their congregants were homeowners. Everyone else lived with family members or rented apartments or homes in the area. Whereas other communities in the IE experienced financial hardship quickly as the recession took hold in 2008 and 2009 there was a delay of hardship for

¹⁸⁴ Ibid., 90.

their church community. The recent rise of home prices in the mid 2010's has also caused rent rates to go up in the IE. Even through 2017, many of their congregants continue to face financial hardships as the rent in their neighborhoods continues to rise and their minimum wage pay is unable to match the rising cost of living. For this community, then, the rebound from the recession brought more challenges to the congregation than the recession itself.

Pastor Juan and Pastor Jocelyn said their church provided food to congregants in need as the church had the supplies to do so both prior to the recession and during the economic crisis. They explained that they do not have a department or staff members that are solely focused on providing financial and material assistance since the church is smaller and the budget is tight. The church did not experience a large increase in benevolence requests since much of the congregation was not affected by the recession. Pastor Juan explained that during the recession and up through the present day he regularly teaches on finances. He focuses on the need to not spend more than you make and that faithful tithing results in blessings from the Lord. However, he emphasizes the fact that these blessings are not always material or financial as in the prosperity gospel.

Pastor Juan shared, "The people say Jesus make himself poor so I can be rich. They don't understand the term rich and the term poor. They [are] looking for financial and material things. I think that all the churches have the same problem."¹⁸⁵ From Pastor Juan's perspective, those of his congregants and other Christians who adhere to prosperity teachings on tithing and service to God are missing the point. They do not

¹⁸⁵ Pastor Juan (Pastor), in discussion with the author, October 10, 2017.

understand the terms rich and poor. As a result, they follow bad teachings and wrong truths that lead to problems. Pastor Jocelyn chimed in and said,

“Now, the primitive church, the people sell their home to put at the feet of the apostles. They don’t have interest in material things. The joy, people get saved, people eat, people have covered the widow and orphan... I tell people all the time because they have been in my own life, the Christian life, you’re on a train. When you’re on a train sometimes you cross a tunnel and the tunnel is all dark... You believe in the conductor and chauffer; whoever is conducting the train.”¹⁸⁶

This evaluation of the recession and materiality within this community reflects the conflict of biblical principles and consumerism in the US at large that we have already examined in multi-ethnic, white, and black congregations. Financial troubles are rooted in self-identities that are tied to having the power to purchase and consume an abundance of material goods and wealth. According to Pastor Jocelyn, those who have less but trust God to provide for their needs may have more joy and fulfillment in their lives.

Even though there were no significant increases in financial benevolence requests, Pastor Jocelyn recalled that one thing she did see change during the recession was the increase in prayer requests from the women in the congregation. She explained that,

“...the women are asking for help on how they can gain their husbands. They want their families to worship. They want... the problem is when the kids grow they want to stay with daddy at home watching the game, eating pizza, etc. So they just fighting with that because she wants to keep the children inside the church and that’s why they ask how we can help the men.”¹⁸⁷

They explained that they have tried to help the women in the congregation minister to their husbands and invite them to church. The church has offered cell groups

¹⁸⁶ Pastor Jocelyn (Pastor), in discussion with the author, October 10, 2017.

¹⁸⁷ Ibid.

and retreats for the men to get away and build relationships with other men in the church. However, only about 25% of the men in the congregation attend these events compared to 75% of the women who go on retreats and participate in small groups. The rise in prayer requests from wives about having the husbands was unique in my research and may reflect a local, contextual phenomenon. Many Evangelicals sought prayer during the recession and pastors acknowledged that they would receive prayer requests, but most of these were focused on their financial situations. The rise in requests asking for a spouse to attend church was an interesting finding that may be worthy of future research.

Some pastors did not preface their interviews with explanations about race and culture but did want to start by discussing the level of poverty in their congregations. Pastor Michael's experiences with his church staff and congregation during the recession paralleled some of the other pastors' narratives in regards to the effects the recession had on his church but also shared about some of his unique experiences with his congregation. Pastor Michael explained that there were a high number of lower income families that regularly attended the church due to the neighborhood that the church was situated in. The church regularly provided food and financial support to members and attendees in the congregation.¹⁸⁸ What Pastor Michael recalled was not just how hard it was for some of his congregants during the recession but he shared about how the rise in government programs during the recession actually made life *easier* for some of his

¹⁸⁸ I had an opportunity to see this happen first hand during my interview with Pastor Michael. One of the associate pastors came into Pastor Michael's office during the interview and asked for instructions about providing a box of groceries for one of the church members. Pastor Michael explained to me that this was a regular part of their ministry and that they often took care of church members who were unable to financially provide for themselves or their families.

members. He reflected on how President Obama began stimulus packages to help low income families after he took office in 2009. Pastor Michael explained,

“So long story short some of our really [needy] people you would have expected to struggle a lot during that time actually did quite well and some of them didn't want to get jobs. And that was really an interesting thing. For example my wife talked to a woman one Sunday who she knows really well and um she um said she had been unemployed for a year and she ran into her at church and said, ‘Oh where are you looking for work?’ And she said I'm not looking for work I've got another year of money coming from this whatever it's called. And then later my wife saw her again and said, ‘Are you looking for work yet?’ No, it got extended again. And then she ended up getting some type of section 8 housing and at the end of it she hasn't had a job since. So I think, I'm not trying to take a political side, it was just interesting to watch how comfortable some of the people were in our church with this whole thing of not working.”¹⁸⁹

This experience obviously runs contrary to expectations regarding work ethic and other perceived norms about the role of working and earning your keep within Protestantism and particularly Evangelicalism. Such attitudes were actually in line with some of the skepticism expressed by other evangelicals who critique of the role of government assistance as helping some people to survive financially without working.¹⁹⁰ From this perspective, government assistance can breed entitlement and hinder empowerment for people who are struggling with poverty.

Pastor Michael also commented on how there were a lot of people in his church that saw certain material possessions and consumption as a right. As he was discussing

¹⁸⁹ Pastor Michael (Pastor), in discussion with the author, June 22, 2017.

¹⁹⁰ Marvin Olasky, *The Tragedy of American Compassion* (Washington D.C.: Regnery Gateway, 1992), 221. Olasky blames this shift for the nation's move into a period of impersonal charity that was simply about doing good, rather than encouraging people to act and care for others while allowing those in need to experience empowerment. Government welfare programs bred entitlement. This is due to the mentality that all people are inherently good and that economic and social problems need to be handled by other individuals. The perception of government support and welfare continued through the Depression and for decades after.

this, he pulled out a legal pad and listed some items that many of his congregants believed to be a right:

1. Housing
2. Food
3. Disneyland
4. iPhone
5. iPad
6. Dodger games
7. Eating out

He explained that many congregants articulated a belief that Dodger games, Disneyland passes, and various forms of consumer technology were equal to food and housing in terms of importance. These aspects of life were understood to be rights and it was up to others, including the church, to cover these expenses when finances became tight or when the economy tanked. They were not viewed as “wants” but were believed to be “needs” and were to be treated as any other need like food, clothing, and shelter.

Pastor Michael’s recollections continually brought to mind some of the other pastoral narratives in the previous chapter about consumer mindsets amongst the middle-class. Even though many congregants in Pastor Michael’s church were low-income, they still believed that they were entitled to have the latest technology or entertainment experiences. Having to give those things up meant acknowledging a reality of financial and material scarcity that flew in the face of a consumer, market-driven economy that shapes identity by promoting financial and material success.¹⁹¹ It was easier for some of Pastor Michael’s congregants to put blinders on and continue to live in debt and seek help

¹⁹¹ Dell DeChant, *The Sacred Santa: Religious Dimensions of Consumer Culture* (Cleveland: Pilgrim, 2002), 53.

from the church rather than making lifestyle adjustments that would have alleviated some of their financial pressure.

The lower-income families and individuals in the IE relied on churches for financial and material assistance during the recession. Ministries struggled to stay open and provide the necessary levels of care that were needed at the time. Churches closed down and many had to cut their staff in order to keep the doors open. Pastors met with congregants and worked with them to keep a roof over their heads and to keep food in the pantry. At the same time, the pastors also had to contend with a prevailing consumer culture that influenced how people viewed the relationship between materiality and faith. Despite the challenges, Evangelical churches worked to help their congregants and their communities to weather the economic crisis and find stability in tough situations.

However, low-income Evangelical experiences during the recession are just one facet of the face of poverty in the IE. Evangelicalism also has a presence in the homeless community in the IE and one particular church emerged during the recession to build a congregation that was specifically homeless in order to care for them and meet their needs.

Ministry to the homeless community – what's your story?

Homelessness rose in the IE during the recession and became an even more prominent part of the landscape of the IE. The city of Ontario established a homeless camp and provided tents and restroom facilities in order to accommodate the rising number of homeless in the area. Church groups and other individuals wanting to provide assistance through meals, clothing, and other necessities frequented the camp. There

were drawbacks to the frequent philanthropic efforts by these groups; clothes, toiletries, and other supplies often piled up and created more piles of waste than before. The mounting waste, the rise in crime within the camp, and other problems ultimately led the city to shut the camp down. However, other makeshift camps sprung up throughout the IE and the homeless population continued to grow.

The recession brought about a rise in new homelessness. Many individuals who had never experienced homelessness before were suddenly in positions where they could not find adequate housing. A number of individuals lost their jobs and their livelihoods as a result of the economic downturn. One local media outlet shared a brief profile of an individual who recently became homeless:

“For the newly homeless like Fredia Delacruz who holds an associate’s degree in electronic engineering, the plight of the recession ravaged is real. She remembers a comfortable life in Loma Linda where she owned a brick ranch style home and made \$56,000 a year.... [Delacruz explained], ‘My parents always taught me to work hard in school, graduate high school, go to college, get a degree and you’ll do fine. You’ll do better than your parents’... Sitting on a bus bench a few feet from the food center, Delacruz carefully opens a loaf of donated bread and passes slices to her two little girls. ‘Perlas para mi nina chica’ (pearls for my little girls) she whispers in Spanish: “en alabanza a las buenas obras” (In praise of good works!).”¹⁹²

Delacruz’s story reflects ideas about the American Dream and how there is a preset path to economic success by graduating high school, attending college, earning a degree, and getting a job. Yet despite taking the prescribed educational path Delacruz found herself

¹⁹² Chris Levister, “America’s New Face of Hunger,” Black Voice News, November 26, 2009, accessed February 6, 2018. <http://blackvoicenews.com/2009/11/26/americas-new-face-of-hunger/>.

in a very challenging situation where she could not afford to purchase food for her children.

Churches throughout the Inland Empire tried to help families like the Delacruz by providing food and other resources to people experiencing homelessness. One pastor named Fred explained that feeding people in need was one of the pillars of the church. Matthew 25:35 reads, “For I was hungry and you gave ‘Me’ food; I was thirsty and you gave ‘Me’ drink; I was a stranger and you took ‘Me’ in – Understanding the goodness and love of God we believe that good works, feeding, clothing and caring for people are a major part of who we are.”¹⁹³

Pastor Fred’s church operated a food distribution warehouse where they fed families, like the Delacruz’s, each week during the recession. The church also provided food to over forty ministries and organizations outside of the church. Pastor Fred further explained, “There’s no obligation to be part of the church. You’re not required to attend or be a member. We believe if a person’s physical need is met, they will allow you to meet their spiritual needs.”¹⁹⁴ The practical care of providing food and other resources was a means to a spiritual end where the hope is that people who have not accepted Jesus Christ as their personal savior end up doing so and start attending the local church.

Although churches like Pastor Fred’s made efforts to provide care in a practical manner to people who were on the streets, there was another local pastor who felt that it still wasn’t enough. Ministry to the homeless was more than providing financial or material assistance; it was about experiencing life with them and taking the ministry to

¹⁹³ Ibid.

¹⁹⁴ Ibid.

their spaces rather than having them come to the church to receive help. Caring for the homeless meant getting out of conventional church spaces and going into places that few people wanted to go.¹⁹⁵

One particular pastor named Jack wanted to address the issue of the homeless population not going to church because they don't feel welcome or received by the congregation. Jack started a ministry during the recession, which ultimately became a church, based on the belief that evangelicals continually talked about helping other people but rarely did anything that made any sort of real impact in the lives of the homeless. He explained, "One day I just decided that what we need to do is not bring people into the building of the church but what we need to do is bring the church to where the people are because they are not going to come inside our buildings. Let's not go after the people with cars, and homes, and all that. Let's go after the people who have lost everything."¹⁹⁶

Pastor Jack gathered a few people together that had an interest in ministering to the homeless community and they met at a park. Jack explained that they did not have much money between all of them since they were financially struggling during the recession. They pooled their money together and ended up with \$7.00. Looking around they saw a store selling 99 cent breakfast burritos across the street from the park and they purchased seven burritos with their money and went off to hand out the burritos to the

¹⁹⁵ Scot McKnight, *Jesus Creed* (Brewster: Paraclete Press, 2004), 72. This is a reflection of the missional theological model of ministry. Missional practical theology is premised on the idea that it is the church's responsibility to go into the world and care for people in their own spaces rather than having the people come to the church space.

¹⁹⁶ Pastor Jack (Pastor), in discussion with the author, March 7, 2017.

homeless individuals in the park. Pastor Jack proceeded to share about the first person they gave a burrito to. They called him Brainiac because he was always reading. Every time they went to the park to minister they saw Brainiac reading a new book. Pastor Jack said that Brainiac was the first person that they were able to assist getting off the streets. Brainiac was number one out of twenty-four people they have helped find stable work and housing.¹⁹⁷

Pastor Jack continued his recollections of the genesis of his ministry and shared about the first funeral that was hosted in the park. There was a lady living in the park who was a regular part of their ministry. One day she was found hanging on a jungle gym in the park where she had been beaten and strangled to death. They held the funeral by the jungle gym and the ministry could not afford flowers so they got artwork of flowers instead. A local restaurant provided some food for the event and even some local people who were riding bikes through the park at the time stopped by to check out what was going on. It was at this funeral that a person gave their life to Jesus Christ and became the first person to receive salvation in Pastor Jack's church.¹⁹⁸

¹⁹⁷ Richard G. Kyle, *Evangelicalism: An American Christianity* (New Brunswick: Transaction Publishers, 2006), 2. Kyle notes that evangelicals are "quantitatively, not qualitatively oriented." The fact that Pastor Jack counted how many people they have helped off the streets is important to point out. Evangelicalism has a history of counting people who accept Jesus Christ as their savior, how many people attend their churches, how many people got baptized, and so on. Having quantified data is important in the evangelical world even if many pastors might say otherwise. I heard a pastor once say, "We count people because people count." Counting attendance at events and tracking salvations and baptisms is a very evangelical thing to do.

¹⁹⁸ See the previous footnote. At the time of the interview Pastor Jack shared that 109 salvations had taken place during the church's existence.

Many of the discussions on caring for the homeless focus on determining whether individuals are classified as “homeless” or “chronic homeless.”¹⁹⁹ Pastor Jack understands that many of the people living on the streets are under the influence of alcohol, narcotics, or other substances and that many also live with mental health issues. However, not everyone fits into these circumstances and he declared, “My mentality on the homeless situation is completely different.”²⁰⁰

The focus of the ministry of care was not trying to address mental illness but rather focused on community development and networking to help people get jobs and stay off the streets. Regardless of the reason for their homelessness, Pastor Jack felt that helping the homeless get off the streets was about building a community where they could belong and contribute to others. Another aspect of ministry was also about restoring dignity to homeless individuals through building relationships with them and reinforcing the gospel message to them that God loves them and has compassion for those who are dismissed by society.

As part of his style of recollection Pastor Jack liked to give me cases that fit his analysis of the importance of community. One day when the ministry was at the park and cooking food for the homeless, a gentleman walked up to Pastor Jack and asked if he could flip burgers. As with everyone he meets Pastor Jack asked the man, “What’s your

¹⁹⁹ “Defining Chronic Homelessness: A Technical Guide for HUD Programs.” Office of Community Planning and Development and Office of Special Needs Assistance Programs, September 2007, accessed January 15, 2018. <https://www.hudexchange.info/resources/documents/DefiningChronicHomeless.pdf>. The federal government defines a homeless person as “a person sleeping in a place not meant for human habitation or living in an emergency shelter.” They define a chronic homeless person as, “either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.”

²⁰⁰ Pastor Jack (Pastor), in discussion with the author, March 7, 2017.

story?” The gentleman explained that he was an engineer in the 1980s and had a job designing and building aerospace parts for companies like Boeing and Lockheed.²⁰¹ He was making over one hundred and fifty thousand dollars a year in the 1980s and was spending money hand over fist since he knew another paycheck was coming in two weeks. The gentleman explained that he did not have family or a network of people in his life outside of his job. As the aerospace industry began to shut down in the Inland Empire during the 1990s the gentleman was laid off without a severance package. As money became tighter he downsized his homes and lifestyle but it was still not enough. He ended up living in his car and working at a local Denny’s as a short order cook. By the time he took the job as a cook he was nearing sixty years old and had trouble standing for long periods of time. He was fired after his manager caught him sitting down between orders and he ultimately wound up on the streets after losing his car.²⁰² The gentleman concluded his story, “I have a degree in engineering and here I am and I can’t find a job and I’m on the street.”²⁰³ Pastor Jack’s commentary on this encounter stood out to me as he explained,

“The people who have the network of a church or a family generally don’t fall into the streets because somebody says, ‘You can stay here.’ Believe it or not, there are a lot of people who are actually homeless but they’re

²⁰¹ These were huge businesses in the Inland Empire prior to the 1990s and provided jobs to many people in the region.

²⁰² Pastor Jack explained to me that the cycle of poverty is common in regards to individuals who do not have family or a network to count on when things get tough. They go from downsizing their homes to living in their cars for at least a year to then losing their car when it gets towed away. They go from being homeowners to living out of the one bag they can carry with them on the streets.

²⁰³ Pastor Jack (Pastor), in discussion with the author, March 7, 2017.

staying with family. They don't have a job and can't pay their bills but they're not out on the street because a family took them in."²⁰⁴

Pastor Jack viewed the issues of homelessness more through a communitarian lens than an individualistic one. It is the responsibility of the church to bring community or society to those who do not have any and help people living on the streets get stable jobs and housing, through a network of people that will add positive value to their lives.

In addition to providing support and resources for his homeless congregation, Pastor Jack also provided one-on-one pastoral care. He explained how there were two types of homeless populations:

"You have people who come into the homeless thing and they experience it and they're homeless for 2 or 3 months, 4 months, and they get out. They do whatever. Just get me a job. I'll work 2 jobs. I'll work 3. I'll clean toilets. They slept outside and they go "I can't do this. I'll do whatever." And all of a sudden the laziness is gone. Now, they're like "I gotta get off the street. I'll do whatever." They come in and they get out. The one's that can't get out eventually give up. And when they give up, it's like you can see it in their eyes. Now it's like, "this is what it is." So now I'm on survival mode. Consequently, they don't care if they leave a place clean or dirty. Um they feel less than. They feel like roaches. Um the shame and all that because what homeless want to do is disappear. Homeless try to find a place where they can lay their head and sleep. Ok. And those places, those nooks and crannies, aren't to be had. You can be homeless and sleep anywhere as long as it's not public or private. Those are the only two types of things there are. So what they try to do is find places that no one will see them and not tell anybody about because that's my little hole. I know there are people that go to my church, they are living inside the washes, the ditches, and of course when it rains

²⁰⁴ Ibid. During a separate interview with Jim, I learned about the rise of multi-generational households in his city. He explained that larger homes were built in redevelopment areas of some cities prior to the recession and thus could accommodate more people living in them. He said it was common for a household of 3 to become a household of six as a result of the recession. There was an uptick of average household size between the 2000 and 2010 censuses. Jim explained that the rise of homelessness on the streets in various parts of the IE was dependent on how different cities approached it. Some cities developed camps for their rising homeless populations. Other cities used federal funding to either find new housing or had a higher population of people moving in with family and friends to avoid being on the streets. Jim (City official and ministry leader), in discussion with the author, December 1, 2016.

everything's gone. So they all survive but they all got wet and everything is gone because they can't get it out of there. But there's hundreds of people living in tubes and pipes.”²⁰⁵

So many of the congregants experienced overwhelming shame and feelings of worthlessness. They wanted to disappear and not be recognized or seen. Pastor Jack and his team had to minister directly to the shame and hopelessness that these individuals expressed. His description of his congregants feeling like roaches is haunting. It reveals the depths of dehumanization that still exists in the IE. Pastor Jack and others took their opportunities during the recession to create ministries that didn't just provide food and blankets for the homeless: they provided dignity through hearing stories, sharing meals, and having a constant presence in places where few people venture. They brought the message of the gospel of Jesus Christ through their actions rather than just their words and developed a church that situated itself right in their world. In so doing, they suggested that at least some Evangelicals could take up the basic questions of the definition of humanity and the nature of the gospel in a crushing, resource-starved environment.

Narrative and worldview analysis and conclusion

The pastoral reflections from interviews and archived materials in this chapter revealed a unique set of narratives within suburban contexts that differ from the previous chapter. Ganzevoort's contention that "...reflection on religious practices has always therefore been reflection on the convergences, confluences, and conflicts between the

²⁰⁵ Pastor Jack (Pastor), in discussion with the author, March 7, 2017.

myriads of stories.”²⁰⁶ Whereas the narratives in the previous chapter focused on financial and material loss as well as a disruption of socio-economic identity, this chapter revealed pastoral narratives that focused on empowering people to emerge out of poverty and realize the power they have to make financial choices that can affect their lives. Yet, poverty was not simply about a lack of money or employment. Poverty was often described in structural and cultural terms that were often linked to identity rather than materiality.

Part of the ministry in these communities and congregations was focused on reframing how people viewed poverty and self-worth during the recession. Anthropologists Paul Hiebert and Dean Arnold theorize that worldviews need to be surfaced in order for them to change.²⁰⁷ The challenge for pastors and leaders in low-income communities was that the recession did not necessarily affect their congregations or communities in a dramatic way compared to how the recession affected more middle-class and affluent suburban populations.

Pastors wanted their congregants to know that poverty was not an identity but was a circumstance that could be changed. Empowerment became a common term used by pastors in these communities. Impoverished individuals and communities needed to be empowered with agency and power to make choices about their financial circumstances if they are going to move out of poverty and towards economic stability. Empowerment is tied to dignity and pastors worked to instill dignity in their congregants by building relationships with them and listening to their stories about their lives and circumstances.

²⁰⁶ Ganzevoort, 214.

²⁰⁷ Hiebert, *Transforming Worldviews*, 319-320.

Simply providing physical care in the form of food, clothes, and monetary support is not the same as empowerment. Empowerment is birthed when people have the power to use their gifts and abilities to solve problems and create solutions that better their personal lives and their communities.²⁰⁸

Other pastors explained that their congregants viewed materiality and consumerism as a right and believed they were entitled to receive financial assistance from their church in addition to spending their money on entertainment or experiences, such as vacations. The recession did not challenge perspectives of consumerism in lower-income communities because they did not necessarily lose assets the same way as more affluent and middle-class communities. Transforming a consumerist worldview towards one of simplicity for middle-class and lower income individuals was challenging in these communities because of the belief that it was right to live beyond one's financial means. Pastors did not share many narratives about successful worldview transformations and continued to ponder how to better help their congregants beyond simply providing for their physical needs.

Narratives that addressed empowerment and entitlement are not new and reflect growing bodies of literature from evangelical thinkers and activists who are developing ways to change worldviews about poverty. Robert Lupton, an author and poverty alleviation activist in Atlanta, GA wrote the book, *Toxic Charity*, to address the challenges of disenfranchisement and entitlement for people wanting to minister in and

²⁰⁸ Steve Corbett and Brian Fikkert, *When Helping Hurts*, 128.

care for impoverished communities. Lupton's perspective on poverty alleviation stems from Jacques Ellul's position on helping the poor:

“It is important that giving be truly free. It must never degenerate into charity, in the pejorative sense. Almsgiving is Mammon's perversion of giving. It affirms the superiority of the giver, who thus gains a point on the recipient, binds him, demands gratitude, humiliates him and reduces him to a lower state than he had before.”²⁰⁹

Caring for the poor could actually be detrimental or toxic to the communities receiving care. Lupton observed how the people he assisted responded to the services provided and he recognized two trends: people receive with either shame or entitlement. Both of these observations caused Lupton to reframe his efforts on caring for the poor.

In addition, Lupton also used passages from the Bible to frame his perspective on caring for impoverished communities. Micah 6:8 states, “He has shown you O mortal, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.” *Justice* and *mercy* are crucial components of caring for those in need and Lupton argues, “Twinned together, these commands lead us to holistic involvement. Divorced, they become deformed.”²¹⁰ Those who have the power to help must do it mercifully with compassion, while also serving those who are in need out of equality due to justice. He developed a model for addressing poverty both in the United States and the world.²¹¹ Lupton argues that those who serve should never do for the poor what they can do themselves. The poor should be empowered to care for

²⁰⁹ Jacques Ellul, *Money and Power* (Downers Grove: InterVarsity Press, 2009), 112.

²¹⁰ Robert Lupton, *Toxic Charity* (New York: HarperCollins Publishers, 2011), 41.

²¹¹ *Ibid.*, 128.

their needs and they should be empowered to work, invest, and serve their communities through their gifts and talents.

Lupton also believes in the three classifications of care: relief, rehabilitation, and development. It is vital that those serving do not provide relief when those in need actually fall into the rehabilitation or development phase of assistance. Development is the key component of Lupton's model and believes that allowing the poor to create their own solutions to problems in the community will generate greater long-term transformation as individuals become empowered within their own community and ultimately their community as a whole becomes empowered.²¹² The narratives from pastors in the IE often mirrored Lupton's theories and methods for battling entitlement and empowering people to rise out of their circumstances. They sought to transform the worldviews of their congregants during the recession, create structural or long-term solutions, and realized the challenge of their endeavor.

The narratives in this chapter also focused on segments of the suburban Evangelical populations that often are overlooked or ignored in scholarship and texts on Evangelicalism in the US. Although there are a number of books that explore Evangelicalism in the US, and some that even specifically address suburban Evangelicalism, many of them focus on how affluence, consumerism, or American middle-class mentalities are challenges to the conversion and discipleship of Evangelical

²¹² Ibid., 140.

believers.²¹³ Literature addressing poverty and low-income communities are usually ministry-focused with praxis on how to care for those in need.

The reflections from pastors and ministry leaders demonstrates the diversity within Evangelical Christianity in the suburbs of the IE and provides samples of narratives and experiences that reveal how systemic issues of poverty, race, and documented status, as well as cultural mentalities related to the Prosperity Gospel and entitlement shaped how pastors and ministry leaders addressed financial assistance requests and ministry requests that surfaced during the recession. Poverty mentalities affected congregations during the recession and these mindsets were very different compared to those from more affluent or middle-class suburban areas. Pastor Steve summed up this difference well when he shared:

“One of the things, sadly, again because you're dealing with two different types of people... People not understanding economics and understanding certain things of how they bought into a housing thing so they were freefalling.... but there was some people, the sad part is, that um were already at the bottom that were just always feeling like they were going to be at the bottom and would only go after minimum wage jobs so that was the hard part like to see the systemic issues, the mentalities that um there was no guilt, no shame in being where you're at and being ok that I'm probably going to be here for the rest of my life. I think that is the dynamic, especially suburban, where we talk about... so here is for me in terms of exposure is a word I like. You're an urbanite by nature and you live in a suburban neighborhood, you've seen the wealth or the prosperities, would be a better word, and you don't strive to get it and you don't strive to... you don't have enough confidence in yourself to um to try to... you're exposed to this wealth, or prosperity is a better word, but there is not plan on how do I tap into those networks or tap into better education

²¹³ See *The Suburban Christian* by Albert Y. Hsu, *The Good of Affluence: Seeking Good in a Culture of Wealth* by John R. Schneider, *The Suburban Church: Practical Advice for Authentic Ministry* by Arthur H. DeKruyter with Quentin J. Schultze, *Finding Holy in the Suburbs: Living Faithfully in the Land of Too Much* by Ashley Hales, *Death by Suburb: How to Keep the Suburbs from Killing Your Soul* by Dave Goetz. Notice that the titles of these and other books focus on affluence, wealth, and how to temper desire in order to cultivate faith in the midst of affluence.

to better myself to have what I can visibly see. It would be one thing if you never saw it but in the unique suburban environment that we're living in you can see it. And when you see it a lot of times people believe that you can achieve it if you can see it and there are people that can help you get there and so that was to me a pity to see people um with no shame or guilt to get out of their situation. A little bit reversed.”²¹⁴

Poverty was a reality that numerous low-income individuals in the IE were not quick to leave compared to those who were not living in poverty before the recession. Many lower-income inhabitants of the IE did not hope to change their situations, not even when they lived in the suburbs and could visibly see a better life from up close. In contrast, many affluent and middle-class congregants had no desire to stay in a place of financial and material lack. They wanted to rise out of their situation and reclaim what they had lost. Those who had nothing to lose also had little to gain and thus had no sense of urgency to change their lives. Pastors serving in low-income congregations articulated their desire to empower their financially struggling congregants to reach financial stability but there was a constant challenge to get congregants to shift their perspectives on their own economic situations.

Some evangelical churches made efforts to care for the homeless in the Inland Empire.²¹⁵ Pastor Jack’s ministry in particular demonstrated a shift in Evangelical thought regarding ministry to the homeless. Evangelicals use financial and material

²¹⁴ Pastor Steve (Pastor), in discussion with the author, March 7, 2017.

²¹⁵ “San Bernardino County 2011 Point-in-Time Homeless Count & Survey Report,” San Bernardino County, 2011, accessed January 15, 2019. [http://www.sbcounty.gov/Uploads/DBH/SBCHP/Projects/Point%20In%20Time/SBC_PointInTime_7-20-11-300dpi%20\(2\).pdf](http://www.sbcounty.gov/Uploads/DBH/SBCHP/Projects/Point%20In%20Time/SBC_PointInTime_7-20-11-300dpi%20(2).pdf); “2011 County of Riverside Homeless Count & Survey Comprehensive Report,” County of Riverside, 2011, accessed January 15, 2019. http://www.endhomeless.info/pdf/2011_Riverside_Homeless_Report.pdf. In 2011, Riverside County reported 6203 identified homeless individuals and San Bernardino County reported 2876 individuals. Riverside County reported an increase of 1830 individuals between 2007 and 2011 who were identified as homeless.

benevolence efforts to share the gospel and demonstrate the person and work of Jesus Christ. Pastor Jack felt that there was too much of a gap between the church and the homeless population. He argued that church plants were needed in the homeless community since so many of them would not otherwise walk through the doors of a church. Ministry was more than just providing care for people; it was about developing communities for them and listening to their stories. Pastors like Steve and Jack expressed their philosophies that ministry needed to focus on developing opportunities for long-term relationships and for individuals and families to build community within their local church.²¹⁶

²¹⁶ A church plant is where an established church commissions some leaders and congregants to establish a new church in the community.

Chapter 4 – Reframing money and personhood: Sermons in the IE during the recession

“Friends, our nation and each of us stand at a crossroads right now. Our nation is in economic turmoil in the worst recession we’ve been in in seventy years – since the great depression. Many people say it’s going to go at least through 2009 and maybe years. Nobody really knows. We’re either going to have extended recession or we’re going to have revival.”²¹⁷
– Pastor Rick Warren

Rick Warren opened his sermon at Saddleback Church in Orange County, CA on January 24, 2009 with this dire statement about the economic reality that America was experiencing at the beginning of 2009. The country was in the midst of one of the worst economic downturns since the Great Depression in the 1930s. As people lost their jobs, homes, and other assets, they also struggled to reshape their socio-economic identity in the new economic landscape. All the while, individuals and families struggled to make sense of their lives as they saw the recession take hold and tighten its grip on the nation.

Pastors throughout the country used their sermons and their authoritative positions in the pulpit to address their congregants about the new economic hardships and discuss ways to work through them. Pastors in the Inland Empire (IE) also addressed their congregations about the effects of the recession in their communities, as the IE became one of the hardest hit regions in the country. Like Rick Warren, other evangelical pastors in the IE not only discussed the effects of the recession from the pulpit but they also tried to encourage their congregants to rethink how to live in their new economic situations. They acknowledged that life during the recession might be challenging and recognized how many people were having an identity crisis as they lost their material assets and their

²¹⁷ Rick Warren, *A Prayer for Our Nation: Recession or Revival?* (Lake Forrest, CA: Saddleback Church. January 24-25, 2009), transcript.

employment. However, the continued to encourage their congregations and challenged them to keep trusting God to provide for them and guide them through the tough season.

This chapter analyzes sermons from pastors throughout the Inland Empire between 2008 and 2012. Sermons allow pastors to communicate to a larger number of people at one time compared to pastoral care and counseling. It is another form of ministry and reveals another facet of ministry that differs from previous chapters focused on pastoral recollections of how the recession affected their congregations and how they cared for congregants as they came to the church seeking assistance.

Sermons are important forms of narrative not only because of their content and delivery but also because of the narrative spaces they create for the audience. Ganzevoort explains that sermons open up “a narrative metaphorical space in which the hearer connects what is offered in the sermon with her or his life story to find points of meaning.”²¹⁸ Congregants who were struggling with the recession were able to hear messages that connected with their life stories. They were able to enter into a space where they could sort out their circumstances and find points of meaning in the midst of their hardships. At the same time, pastors were able to create spaces through their sermons where they could minister to their congregations and provide meaning for those who were struggling.

Having an opportunity to explore and examine the content, rhetoric, and language of different sermons preached in the IE during the recession reveals how pastors encouraged their congregations during the difficult time, while also warning them about

²¹⁸ Ganzevoort, 220.

the problem of consumer culture that shapes desires and blurs the lines between wants and needs. The sermons that I studied reflect a diverse socio-economic spectrum with churches in affluent, middle-class, and low-income communities of the IE. Many of the pastors acknowledged the economic hardships that many people were living in as a result of the collapse of the housing market, the rapid fall of the stock market, and the rise of unemployment. They encouraged their congregants to hold onto hope during the downturn and encouraged them to keep seeking God in the midst of hardship.

Sermons in the IE reveal a number worldviews held by pastors and congregants. One of the fascinating things that I discovered was how evangelical anthropological discourses are developed. The sermons often discussed personhood and instructed listeners about proper relationships between people and material assets.²¹⁹ A common theme that emerged in many of the sermons was the emphasis on stewardship when discussing finances and assets.

According to this view, all people are stewards or managers of God's creation and each person has a responsibility to use the goods and talents God has given them to build the Kingdom of God and bless other people. In addition, pastors talked about what happens when people change their perceptions about the material nature of money and how money should be viewed as a tool to build the Kingdom of God rather than currency

²¹⁹ Marcia-Anne Dobres. "Materiality (review)." *Technology and Culture* 47, no. 4 (2006): 823-824. <https://muse.jhu.edu/> (accessed September 22, 2018). In her review of David Miller's *Materiality*, Marcia-Anne Dobres explains, "*Materiality* is all about grappling with the 'interdigitating' of persons, bodies, things, and cognition." Interdigitating evokes images of the intertwining of materiality and people. Evangelical sermons reflect how pastors interpreted proper and improper intertwining of materiality and people through their teachings about finance, economics, and how Christian believers are to engage both of those fields. However, it is also necessary to situate materiality or materialism within the context of evangelicalism. A common evangelical definition of materialism is "money centered or thing centered rather than God centered." Randy Alcorn, *Managing God's Money* (Tyndale, 2011), 37.

for your own fulfillment. The prosperity gospel was often maligned in the sermons I listened to. Although there are some evangelicals who identify with prosperity gospel teachings, the sermons I listened to problematized the different tenets of the prosperity gospel or outright mocked it. I argue that the dismissal of the prosperity gospel by many pastors in the IE was rooted in their anthropological and ontological beliefs of stewardship.

Since people are stewards of what God has given them, there is no need for them to seek material blessings since each person has been given what God has allotted to them. Desire for wealth and seeking after that wealth contradicts the stewardship teachings that many of the pastors taught from the pulpit. Pastors also addressed the importance of tithing during the recession. Although they acknowledged the challenges of losing a job or cutting back financially, pastors encouraged their congregants to keep tithing as a means of trusting God during the recession.

Analyzing evangelical preaching

Evangelical preaching has its own culture and praxis that is often taught in seminaries and bible colleges that train pastors for full-time ministry. The *Leadership Handbook of Preaching and Worship* opens with the statement:

“The ministry of the Word – what privilege compares to it? Or what responsibility? Lives are at stake. The Kingdom of God. Eternal destinies. Preaching—empowered by the Spirit—gives to one person the ability to change the world, even as he or she transforms the worlds of those who hear.”²²⁰

²²⁰ Edmund Clowney, “Part I: Preaching” *Leadership Handbook of Preaching and Worship* (Grand Rapids: Baker Books, 1992), 1.

Preaching is a fundamental practice of evangelicalism in the US and throughout the world. The preacher, sometimes referred to as a teaching pastor in many churches, has a responsibility to share the biblical scriptures with their audience and to present the gospel message. A message that is empowered by the person of the Holy Spirit has the ability to transform the listener's heart.

Pastors are not only able to present the gospel to individuals who have not accepted its message but are also able to use the pulpit to shepherd those experiencing hardships and afflictions in their lives. Pastor and seminary professor, Grant Lovejoy, acknowledges that there are different types of preaching, including evangelistic and pastoral.²²¹ Most of the sermons analyzed here would be categorized as pastoral. Lovejoy explains, "Pastoral preaching tends to wounded members of the flock. By addressing felt needs, pastoral preaching heightens the relevance of sermons," and helps people "find genuine help for their troubles."²²² Pastors recognize the needs of their congregants and preach sermons that address those needs. They use illustrations, contemporary cultural references, and personal stories to convey comfort to the afflicted as well as build relationships with their congregants. Sermons allows pastors to care for a large number of people at one time as they speak about different hardships and challenges that their congregations are going through. The economic crisis affected congregations from different socio-economic backgrounds and pastors had to tailor their sermons to their audiences in order to effectively minister to them.

²²¹ Grant Lovejoy, "Pastoral Preaching," *Leadership Handbook of Preaching and Worship* (Grand Rapids: Baker Books, 1992), 17. Evangelistic preaching are often short messages aimed at converting non-believers to evangelical faith.

²²² Ibid., 16.

At the core of evangelical sermons is the use of the Bible and the belief that the Bible is God's Word and it is the primary way that God reveals himself to people.²²³ The preacher often reads and examines a passage from the Bible and explains how it connects to the individual lives of each congregant. Pastoral preaching in particular connects the modern affliction to a specific biblical text or texts. Contemporary evangelical preachers have the challenge of teaching about a biblical text that is not only over two to three millennia old but written by authors and written to audiences that are culturally far removed from modern contexts. Biblical scholar John Walton explains,

“Effective communication requires a body of agreed-upon words, terms, and ideas, a common ground of understanding. For the speaker this often requires accommodation to the audience by using words and ideas they will understand. For the audience, if they are not native to the language and cultural matrix of the speaker, this means reaching common ground may require seeking out additional information and explanation.”²²⁴

Evangelical pastoral sermons often provide historical and cultural contexts in order for congregants to understand the texts and apply the principles of the scriptures into their lives. Pastors spend considerable time looking up scripture translations from the original languages of the biblical texts, studying the historical contexts of a particular biblical passage, and developing a hermeneutic that can be explained to the congregation. Yet, there is more to the delivery and reception of a sermon between pastors and congregants than original language and contexts.

It is important to recognize the assumption of shared beliefs between the preacher and the audience. Scholars of rhetoric and argumentation, Chaim Perelman and Lucie

²²³ J. Scott Duvall and J. Daniel Hays, *Grasping God's Word* (Grand Rapids: Zondervan, 2001), 21.

²²⁴ John Walton, *Ancient Near Eastern Thought and the Old Testament* (Grand Rapids: Baker Books, 2006), 19-20.

Olbrechts-Tyteca, argue, “since argumentation aims at securing the adherence of those to whom it is addressed, it is, in its entirety, relative to the audience to be influenced”²²⁵ The persuasion of pastoral preaching is predicated on shared beliefs between the pastor and the congregation in a number of different areas of life beyond theology. There are shared beliefs about culture, economics, and politics. Pastors have to extract theological and practical truths found in ancient texts and bridge them with modern life circumstances and culture.

Finding common ground and being relatable with the audience is also important for pastoral preaching compared with evangelistic preaching. Although both types of sermons need to have common ground with their audiences in order to connect with them, pastoral preaching focuses more on common ground and building empathy with audiences in order for people to relate and engage with what is being shared from the pulpit. This means that pastors need to know their audiences from a socio-economic standpoint and have to tailor their sermons in order to connect with their congregants and to convey their truth claims to them in a way so that they will be accepted and put into action.

Paul Hiebert’s theory of worldview transformation is, once again, another important tool that needs to be used to examine pastoral preaching. Hiebert explains that people have their worldviews transformed both in an instant and over time.²²⁶ Most transformation is gradual and takes place over various periods of time for people as they

²²⁵ Chaim Perelman and Lucie Olbrechts-Tyteca, *The new rhetoric: A treatise on argumentation*, John Wilkinson and Purcell Weaver, Trans. (Notre Dame: University of Notre Dame Press, 1969), 19.

²²⁶ Hiebert, *Transforming Worldviews*, 319-320.

encounter new experiences and as their culture continues to shift and change. Pastoral preaching is designed to cultivate change over time as well as challenge congregants to make changes in their life right in the moment of hearing the sermon. Many evangelical church services have times of response to a sermon, often called an altar call. Altar calls allow people to respond to what they heard from the preacher and make a personal change in the moment.

Many pastors referenced the realities of the recession throughout their messages between 2008 and 2012. Like Rick Warren's reflection about the recession in the opening quote of this chapter, a number of pastors in the Inland Empire made it known that the economy was not only worth discussing because of how it impacted people's wallets and bank accounts but also because there was something deeper at the heart of the issue: unchecked desires. The power of desire is an important facet of economic and financial worldview formation and this chapter also explores the pastoral rhetoric about the relationships of desire, consumerism, and personal faith.

Insight into the economic hardships:

Sermons given by IE pastors provide a glimpse into how the recession impacted the region as well as how it specifically affected evangelical Christians. Pastor Jay Pankratz from Sunrise Church in Rialto, CA provided a rich description of what was happening in his congregation:

“Many of us are facing the toughest times of our lives. The world is facing one of the greatest economic crises in history. Some of us have lost or are on the verge of losing our homes to foreclosure. Those of that own homes may be upside-down. You know what I’m talking about, in terms of the money we still owe. Many of us are drowning in credit card debt.

We are concerned about our financial investments and our 401Ks. We have been swindled some of us [sic.] and misled by these banks and financial institutions. Some of us are even struggling to get food. As I have been told that food banks across the country have seen a surge in requests for food. Many of us have lost jobs or are in fear of losing jobs as businesses continue to close or they're cutting back. More and more of us are struggling to make ends meet and we don't see any quick end to the situation. Some of us may even be here in this service this morning and you feel like you are at the end of your rope financially."²²⁷

Many of the specific hardships mentioned were similar to what pastors addressed through pastoral counseling in chapters 2 and 3. Losing a home to foreclosure, drowning in credit card debt, and losing investments and 401ks were common experiences and chapter 2 explored how pastors counseled and met with many evangelicals who sought assistance from their local churches. Hardships such as food scarcity are reflective of the experiences shared by pastors in chapter 3 who ministered to lower-income families.²²⁸

What was unique about Pankratz's church was that it is situated in a community that ministered to both suburban middle-class and lower income households during the recession. Other pastors had similar demographics and had to preach sermons that connected with a broad demographic on the socio-economic spectrum. The socio-economic diversity of the IE created opportunities for pastors to engage a different people from various walks of life and the sermons reflect this diversity.

²²⁷ Jay Pankratz (Rialto, CA: Sunrise Church, November 30, 2008), MP3 Audio Stream. http://www.sunrisechurch.org/Websites/sunrisechurch/Blog/284596/nov_30_08.mp3.

²²⁸ "Riverside Food Bank Asks Public To Help Them Compete For \$1 Million Prize," April 22, 2012. <https://losangeles.cbslocal.com/2012/04/22/riverside-food-bank-asks-public-to-help-them-compete-for-1-million-prize/>. Food scarcity was a major problem in the Inland Empire during the recession. Second Harvest Food Bank was one of the largest food banks in the region and serves multiple agencies and residents in the Inland Empire. The food bank saw the numbers of residents receiving food increase from 200,000 residents in 2009 to 400,000 residents in 2012 through just their own distribution.

Pankratz's language in the sermon is also empathetic and highlights efforts to build relationships with the audience.²²⁹ One of the aspects of his description of what was happening in the IE was his use of pronouns. He used the term "us" rather than "you" when describing the hardships emerging in the congregation. Many of "us" have lost jobs. More and more of "us" are struggling to make ends meet. Later on in the sermon he shared a personal story about financial hardship and explains how God continued to show up and provide for his family's needs. He attempted to connect with his congregation by explaining how he knows what it is like to experience economic hardship and also uses this point of connection to give them hope.

Pastors using personal experiences in a sermon in order to better relate with the congregation is common practice for many evangelical preachers.²³⁰ It is not enough to preach at a group of people about financial hardships and learning about proper views of money, wealth, and how it all relates to personhood and God. Pastors work to weave themselves into their sermons through personal stories of failure, hardship, and tragedy in order to not only provide illustrations but also to shepherd their congregations and build relationships with them. All people, including pastors, experience financial insecurities and pastors work to help people their congregants understand that they should not spend

²²⁹ Paul Zak, "Why Inspiring Stories Make Us React: The Neuroscience of Narrative," *Cerebrum* 2, no. 2 (2015). <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4445577/>. Neuroscience also shows how individuals connect with a story from a pastor. Neuroscientist Paul Zak's research focuses on how human brains release oxytocin when a person hears a compelling story. In Zak's oxytocin study, he found that people who watched public service announcements and had oxytocin releases in their brains gave more to charitable causes than those who did not receive oxytocin.

²³⁰ Andy Stanley, *Communicating for Change* (New York: Multnomah, 2006). Pastor Andy Stanley from Atlanta, GA writes many popular resources for pastors on church management, preaching, and pastoring. His book, *Communicating for Change*, provides a model of preaching that many pastors have used for their own sermons. The model is based on an outline that revolves around five words: me, we, God, you, and we. The communicator is able to insert stories about their own experiences and use their personal stories to help make their point and connect with their audience.

time trying to avoid insecurities but focus their energies on seeking God and lay their insecurities before him.

Economic and financial fears

One of the common topics that pastors addressed in their sermons was the fear of congregants becoming unemployed and not being able to provide for their families. The unemployment rate was up to 14.4% by July 2010 in the Inland Empire.²³¹ People were losing jobs or on the verge of becoming unemployed as the economy continued to collapse. Pastors addressed these new realities from the pulpit. Pastor Jay's description of what was going on in the region during the recession included a mention of the fear of losing a job. Another preacher named Bishop Henry Alexander in Pomona, CA highlighted this fear and pointed out that from a Christian perspective, it was really an illusion.

Alexander exhorted his congregation to place their trust in God and not in their employer. He challenged the congregation to think differently about their circumstances when he said, "You're not living because of your employer; you're living because of your God. If your employer gives you a pink slip, you're alright as long as God hasn't given you a pink slip. Touch your neighbor and say, 'You're never dependent on your employer.'"²³² Bishop Alexander used his rhetoric as a method to reframe how his congregants were looking at their circumstances. In his view, being dependent on an

²³¹ Federal Reserve Economic Data. Accessed October 23, 2018. <https://fred.stlouisfed.org/series/RIVE106URN>. Unemployment in a healthy economy runs about 3% on average. 14.4% was one of the highest unemployment rates in the country.

²³² Bishop Henry Alexander, *Your Resources Will Meet Your Need* (Pomona, CA: Shield of Faith Christian Center, February 24, 2009). <https://www.youtube.com/watch?v=u1LJ46-PfyY>.

employer was the wrong way to look at unemployment. People needed to understand that God had not given up on them even though they were facing uncertain circumstances with potentially losing a job or actually experiencing unemployment.

These fears about unemployment and other economic uncertainties during the recession were rooted in another fallacy, what Pastor Tim Lovegrave called, “the illusion of certainty.”²³³ Lovegrave explained:

“You've seen the charts right? Overtime the stock market will average 7-8% a year. Your insurance will come through for you. Your job is secure. Housing do always go up. Everybody knows that. Your health is good. And in a remarkable way, God has chosen to remind many of us that we do not know what our life will be like tomorrow.”²³⁴

Illusions of certainty are born rooted in years of prosperity and economic growth. Even when the economy dips like it did in the early 1990s or during the dot com bubble burst of the early 2000s there will still be general financial trends of growth over time and people should be confident in markets and the economy.²³⁵ Others find security in their jobs or their financial portfolios and thus are frustrated or fearful when the illusion does not match reality. The illusion of financial security is rooted in the narrative of the American Dream that promotes economic and financial success and stability.²³⁶ Social

²³³ Tim Lovegrove, *A New Year Without Fear* (Menifee, CA: Grace Bible Church, December 28, 2008), MP3 Audio File. http://www.findhope.net/content.cfm?id=213&download_id=1547.

²³⁴ Ibid.

²³⁵ Sarkis Joseph Khoury, Poorna Pal, Chunsheng Zhou, John Karayan, *Wealth Forever: The Analytics of Stock Markets* (Singapore: World Scientific, 2003), 196. Professor Khoury was my finance professor as an undergraduate at UCR. Much of his course focused on reducing financial risk through diversification and having long-term vision towards finance. Recessions, depressions, and bubbles are part of the world of economics and finance. However, people who ride out these economic downturns will ultimately see growth over decades of investments. Pastor Lovegrave’s comment that the stock market will average 7-8% is a common narrative within the finance world.

²³⁶ Mark Robert Rank and Thomas A. Hirschl, *Chasing the American Dream: Understanding What Shapes our Fortunes* (New York: Oxford University Press, 2014), 49.

scientists Mark Robert Rank and Thomas A. Hirschl observe, “Individuals frequently bring up the fact that hard work should lead to economic security in one’s life and in the life of one’s family. This is viewed as an absolutely fundamental part of the bargain of what the American Dream is all about.”²³⁷ People who work hard, go to college, earn a degree, and get a job ultimately earn the right to financial and economic security. A person can go from rags to riches using their own skills, drive, and intuition. Pastor Jack Hibbs of Calvary Chapel Chino Hills addressed this belief outright in a sermon when he explained,

“You say, ‘Pastor, you're nuts because I went to college, got a degree, worked hard, and everything I make I roll up my sleeves, blood sweat and tears, it's all mine.’ Who gave you the sleeves to roll up? Who gave you the blood? Who gave you the sweat? Who gave you the brain? Who gave you the freedom to achieve such things but God only? So as believers, let's be very careful.”²³⁸

This statement from the pastor shows how the pastor tries to call out how many in their congregation feel about discussing economics and money in church. He challenges the individualistic and self-made identities that are connected with wealth, materiality, and education. Along with the illusion of financial and economic security within the American Dream is the illusion of the self-made person. Individual success and individual security go hand in hand. If a person has built their wealth and financial success, then it is in their control to maintain it or lose it. Yet pastors, including Jack Hibbs in his statement above, warned against that type of thinking. They dispelled the

²³⁷ Ibid.

²³⁸ Jack Hibbs, *What's in your wallet? Part 1* (Chino Hills, CA: Calvary Chapel Chino Hills, September 21, 2008), MP3 Audio File.

belief that a person has control over their financial circumstances in addition to any other type of circumstances in their lives including health, relationships, and other areas of life.

Individuals have agency and can make choices but they are not in full control over all aspects of their lives. However, even individual agency is actually brought into question as the pastor questions, “Who gave you the blood? Who gave you the sweat? Who gave you the brain?” Material or financial success is not primarily the product of the individual since it is God who allows people to thrive and succeed physically and mentally.²³⁹ Ignoring this idea is dangerous because it allows people to push their need for God aside and live life without Him. Pastors addressed issues of power as they reminded their congregations that security in wealth, jobs, finances, and assets are an illusion because people do not have as much power as they believe they have. God is the one who gives and the one who takes away.²⁴⁰ It is about having the right perspective of God and the right perspective of humanity.

Another pastor named Jim Cobrae from San Bernardino, CA gave a sermon on Matthew 17:20 where Jesus says, “Because of your little faith. For truly, I say to you, if you have faith like a grain of mustard seed, you will say to this mountain, ‘Move from here to there,’ and it will move, and nothing will be impossible for you.” Cobrae

²³⁹ This analysis tends to fall under theological anthropology but it is important to note since it is how many evangelicals understand personhood and anthropology within their theological ideas. Ray Anderson’s book, *On Being Human: Essays in Theological Anthropology* offers insight into this discussion on what it means to be human. Anderson declares, “The humanity of Christ, by which he shares our creaturely nature and bears our sin, discloses the radical form of true humanity and how reconciliation leads to wholeness and holiness alike.” True humanity or personhood is only found in the person of Christ and not in external illusions, such as wealth and security. Ray Anderson, *On Being Human: Essays in Theological Anthropology* (Pasadena: Fuller Seminary Press, 1991), 19.

²⁴⁰ Job 1:21

explained that people were too worried about their economic status and that they needed to reframe their perspectives regarding God and their circumstances. He exhorted:

“God, I don’t know if you can make it. I don’t know, my problems are really big. Guess what? God’s bigger than your problem! And that’s the problem, most of the time you see your problem bigger than God. You got a bigger problem than a bigger God! When you’ve got a bigger God than a bigger problem the problems become smaller all the time.”²⁴¹

In Cobrae’s view, the congregant has no power to actually change their circumstances in a positive way. Rather, they can only make things worse for themselves. However, once they adjust their perspective on whom God is and what a person has to do to align themselves with God’s will, then their financial situation, or any other situation, becomes small and less significant. Cobrae explained that people need to pray and they need to trust God’s will. The problem is that people often pray outside of God’s will and thus they become frustrated when their hardships continue to persist because they continue to pray through a misguided or wrong perspective of who God is.

Some pastors also gave sermons that focused on Jesus Christ’s teaching from the Sermon on the Mount in Matthew 6:24 that states, “No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.” Other English translations translate the word “wealth” as either “money” or “mammon.” Believers who believe they can follow God and focus their energies on their wealth have bought into an illusion that God and mammon can be reconciled and worshiped together. While scholars of American Christianity, such as Mark Noll and Robert Wuthnow, have explored American

²⁴¹ Jim Cobrae, *Sunday Night Prayer* (San Bernardino, CA: The Rock Church and World Outreach Center, January 2009), MP3 Audio File.

evangelical interpretations of worshipping “mammon,”²⁴² pastors in the IE focused on another concept called stewardship when discussing the relationship between the believer and their money and material assets.

Reframing material goods and money through stewardship

Warning against the various economic and financial illusions in American culture and the Bible was only one aspect of pastoral sermons in the IE. Pastors also taught their congregants how to reframe or reimagine the reality of money and materiality for theological and religious purposes through teachings on stewardship. Evangelical pastors in the IE often referred to the concept of stewardship during their sermons in the recession, even if they did not directly mention it. Pastors regularly shared that stewardship was the most discussed topic in the Bible after personal salvation.

Pastor Vernie Fletcher from Norco, CA summed it up by saying, “Helping people come to know Christ as savior is the number one thing taught through the Scriptures. You know what the number two thing is that is taught through the Scriptures? It’s giving – stewardship. Stewardship is being responsible for what God gives you.”²⁴³ Many evangelical pastors in the IE believed that next to teaching about personal salvation, stewardship is one of the most important topics to address since the Bible discusses it so often. This was a significant claim for a religious group that traditionally placed the highest emphasis on the message of individual salvation.

²⁴² Mark Noll, *God and Mammon: Protestants, Money, and the Market, 1790-1860* (New York: Oxford University Press, 2002); Robert Wuthnow, *God and Mammon in America* (New York: The Free Press, 1994);

²⁴³ Vernie Fletcher, *Management: God’s Plan for Man* (Norco, CA: Grace Fellowship Church, August 14, 2011), Streaming Video File. <http://www.gracenorco.org/messages/management/>.

So what is stewardship within evangelicalism? Gunner Johnson, an evangelical pastor in charge stewardship ministries at Gateway Church in Southlake, Texas explains, “Stewardship simply means management. We have been given the responsibility of managing the earth God created as well as our own time, talents, influence, and resources.”²⁴⁴ It is the belief and practice that God created everything and put people in charge of his creation. Stewardship includes caring for families, business, and the environment. Christian believers who recognize this reality have a different perspective about material and financial gain and loss compared to those who do not hold to this principle. Pastors preached about stewardship in an effort to change their congregants’ views on their financial situation during the recession in order to not only help them cope with loss but also to provide them with hope in the midst of hardships.

Material ownership within stewardship

One of the key tenets of stewardship within evangelicalism is the belief that God owns all things. A person who believes they have any ownership of material goods and assets delusional and is not recognizing the true reality of finances and material wealth. Randy Alcorn, an evangelical financial leader in the US, explains that the Bible “emphasizes God’s ownership of everything” and “stewardship includes the divinely delegated management of our physical, mental, and spiritual lives, and the exercise of our God-given gifts and skills.”²⁴⁵ God is the creator of all things and there is nothing that

²⁴⁴ Gunnar Johnson, *Generous Life Journey: The Road to Financial Freedom* (Southlake: Gateway Create Publishing, 2016), 11-12.

²⁴⁵ Randy Alcorn, *Managing God’s Money* (Carol Stream: Tyndale, 2011), 15-16.

can be purchased, exchanged, or created that is not God's according to the stewardship principles.

In their sermons, pastors jokingly acknowledge how they hear their congregants talk about their agency as land or property owners and the false sense of power they believe they wield through ownership. They wrongly think that they have power in their ownership of their homes or their land. There is a perception that socio-economic status and security are part of asset ownership. Fletcher challenged this perception head on in one of his sermons when he exclaimed, "You know the land you have? It's not yours. It's not your house. Trust me. I've seen a lot of people come in and go. I've seen a lot of people go as a pastor. They never take anything with them."²⁴⁶ These statements reveal how pastors challenged long-held views or assumptions about the relationship between people and their material assets. Many people are concerned about their material things and how they are going to keep them and manage them and the recession brought a financial and material uncertainty to many homeowners foreclosed on their homes or as the banks went upside down or simply disappeared during the crash.

Fletcher's comment regarding the illusion of ownership is situated in Alcorn's statement on stewardship. Pastors emphasized that their congregants need to change their perspective about material ownership and embrace the reality that they are simply managers of God's material goods. Individual agency in regards to economics and finance is limited if not completely non-existent within the stewardship principle. God

²⁴⁶ Vernie Fletcher, *Management: God's Plan for Man* (Norco, CA: Grace Fellowship Church, August 14, 2011), Streaming Video File. <http://www.gracenorco.org/messages/management/>. I once heard a pastor declare in a sermon, "there are no U-Hauls to Heaven."

provides the house, the cars, the jobs, the skills to do the job, and everything else that a person might believe they own. Once people begin to understand the stewardship principle they start to view their possessions in a different light. Material goods and money should be treated with more care and respect because they belong to God. At the same time, there should be a level of emotional distance from the material goods or money since any losses of assets were not really owned by the individual.

The lack of ownership under the evangelical stewardship principle seems to fly in the face of American consumerism, individualism, and capitalism. Evangelicals in the US are often economically conservative and believe that private ownership of goods, free markets, and financial deregulation not only makes a healthy economy but also are morally sound compared to other economic systems.²⁴⁷ So is there a contradiction of values for evangelicals? As discussed in chapter 1, evangelicalism in the US is constantly evaluating and sorting out how to live in the tension of the Bible and American consumer economics. Catherine Brekus reminds us that evangelicals:

“have struggled to nurture a different model of selfhood than the one sanctified in the market— an understanding of the self that recognizes the modern values of individualism, freedom, and choice but that also honors the historic Christian commitment to sacrifice, generosity, and the common good.”²⁴⁸

²⁴⁷ Walter Williams, “Is Capitalism Moral?,” Prager University, September 14, 2015, accessed September 25, 2018. <https://www.prageru.com/videos/capitalism-moral>.

²⁴⁸ Catherine A. Brekus, *American Christianities: A History of Dominance and Diversity*, edited by Catherine A. Brekus, et al., (Chapel Hill: University of North Carolina Press, 2011), 302.

The tension between economic systems, morality, and theology and their fluid relationship is part of the evangelical experience.²⁴⁹

In addition to reframing the concept of individual ownership, evangelical stewardship also challenges how people understand concepts of time. Alcorn explains that Jesus is not against wealth but is against the pursuit of wealth in the temporal realm. People need to focus on using wealth for God's kingdom in a way that lasts through eternity: "Eternity will hold for us what we have invested there during our life on Earth."²⁵⁰ How people steward God's material goods has a direct correlation to how they view their place in time. If they have an eternal perspective regarding their place in the world then they will steward God's goods with an eye towards the future. If they are focused on the here and now with little or no interest in eternity, they will treat God's possessions accordingly. Pastor Fletcher's comment about materiality and death show how people who are worried about their material goods or their financial situation have the wrong perspective about time since they are focused on the present and temporal world rather than focusing on eternity. Believers need to have an eternal mindset that is focused on the future and using their finances and skills to build the Kingdom of God.

Focusing on eternity also helped people to foster hope in the midst of the financial crisis. Pastor Karel Sanders explained, "Sometimes we experience hardships; sometimes we go through the mill; but hey - the game is [to] keep on keeping on. The game is not giving up. The game is looking forward instead of sitting backwards. The game is

²⁴⁹ I will address the relationship between evangelical stewardship and American financial and economic systems in more detail in Chapter 5.

²⁵⁰ Alcorn, 92.

knowing I'm a person who has a future and there is hope in my life."²⁵¹ Sanders was speaking to a church in San Bernardino, which was one of the hardest hit areas in the entire IE and in the country. He recognized that many people in the audience were struggling financially or with employment. However, despite the despair and the frustration that comes with hardship, Sanders encouraged his audience to reorient their perspective about their circumstances. Using his terms, the "game" is about looking towards the future rather than looking in the past or the present. Focusing on the future provides hope and allows a person to keep on going rather than giving up.

The emphasis of hope in not only Sanders sermon, but others as well, reflect the evangelical notions of hope that are rooted in the future that have permeated American evangelicalism for years. John Wesley White, an evangelist who was an associate with Billy Graham, declared that all believers in Christ are futurists. He explained, "Every true believer is an optimistic futurist: He is looking for Jesus Christ to come and set up His kingdom of peace and plenty."²⁵² Evangelicals are futurists who place their hope in future realities of a second coming Jesus Christ, an establishment new kingdom, and an administration of justice. The challenge for believers is to maintain their perspective on what the future holds. Fear and doubt cloud the future or orients a person's perspective towards an alternative future that deviates from the hope that God is going to make things right. When evangelicals shift their perspectives about time and start to think in terms of

²⁵¹ Karel Sanders, *Victory through disadvantage* (San Bernardino, CA: The Rock Church and World Outreach Center, March 25, 2009), MP3 Audio File. http://www.rockchurch.com/messages/victory_through_disadvantage.

²⁵² John Wesley White, *The Coming World Dictator* (Minneapolis: Bethany Fellowship, 1981), 117.

eternity rather than temporally they are able to foster hope that can help them weather the poor economic climate.

In addition to discussing the illusion of private property, pastors also claimed that currency and credit are illusions. In one particular sermon, Pastor Ray Slocum in San Bernardino gave a short economics lesson from the pulpit:

“Have you heard that the dollar is sliding? The dollar isn’t worth much anymore. Then you hear terms like ‘stimulus funds,’ which is an illusion. The government prints a whole bunch of money that they really can’t pay for because the gold reserve is what backs the money, if you didn’t know that. Money isn’t worth nothing but paper. It’s a promissory note. So what they do is they print a bunch of it and they flood it into the system making the economy look like its recovering but it’s not. It’s an illusion.”²⁵³

In Slocum’s point of view, money is not real and people have bought into the illusion that currency has value. The government is responsible for perpetuating the illusion that money has value and people need to recognize this false reality. Slocum challenges the effectiveness of the stimulus programs that President Obama implemented when he took office in 2009. In his view, printing money and putting it back into the economy does not stimulate the economy but rather raises inflation and devalues the dollar.²⁵⁴ Slocum is claiming that government is being deceitful when it says that the economy is being stimulated and people need to be aware of the illusion of economic stabilization because

²⁵³ Ray Slocum, *Obedient Giving in Times of Little* (San Bernardino, CA: Set Free Church, October 22, 2012), Streaming Video. <https://www.youtube.com/watch?v=8Ud0j8Q2BcQ>.

²⁵⁴ Another pastor mocked the government bailout programs with his comment: “We’ve got a sign out there that says original bailout plan. Everybody’s wanting money for something from the government. Well I can tell you there is a bailout plan that Christ started a long time ago and it was through his son and it’s all paid in full.” - Pastor Vernie Fletcher, *What Do You Owe?* (Norco, CA: Grace Fellowship Church, April 5, 2009), Streaming Video File. <http://www.gracenorco.org/messages/what-do-you-owe/>.

money has no real value. Slocum also argued that credit is also an illusion when he explains:

“Credit is an illusion. You’re borrowing money with the promise to pay it back without being sure you can pay it back or not... the truth is we get caught up in it. We see someone get something and we got to get something. We got to keep up with the Joneses. We got to get our credit card and drive it up and spend money we don’t have on stuff we don’t need to impress people we don’t even like.”²⁵⁵

Credit creates the illusion that a person has more purchasing power than they really have. It is fueled by yet another illusion that people have to “keep up with the Joneses” in order to feel like they fit into the social environment and there is an additional illusion of needing to impress others with material goods and wealth.

Slocum’s message is an example of using rhetoric and authority to sow doubt about the government or economic systems into the minds of their congregants. The doubts, though, are directed toward illusions or lies, and dispelling them is meant to ground congregants in reality. The illusion of currency or credit takes a person’s focus away from what is real and tangible. Chasing wealth and keeping up with the material status quo distracts people from pursuing the person of Jesus Christ and allowing him to shape and mold their lives.

This conflict between basic structures of reality reflects Daniel Bell Jr.’s theory that economics, particularly capitalism, is not merely a system of production but is ontological in nature. In Bell’s view, economics has the power to shape beliefs and reality by shaping the order of being.²⁵⁶ Pastor Ray’s skepticism about the nature of

²⁵⁵ Ibid.

²⁵⁶ Daniel Bell Jr., *The Economy of Desire* (Grand Rapids: Baker Academic, 2012), 38.

money and credit is a challenge to the economic system of desire where people allow their personhood to be ordered by the economy or the government rather than by God. Undermining the validity and tangibility of economics and financial systems is an effort to challenge people to not only rethink their situations but also to make changes in their lives that reflect new ontological orientations that are grounded in the teachings of the Bible.

Reframing currency: Money as a tool instead of cash

Other pastors took different approaches to challenging the perception or illusion of money. Pastor Jack Hibbs at Calvary Chapel Chino Hills delivered one particular teaching during the recession on the nature of money that stood out from other IE sermons of the period. Hibbs argued that people's view of money needed to be adjusted. People had the wrong perspective of money for a number of reasons. Many people think that the money they have or they earn is actually theirs. They can do what they want to with it and use it as they see fit. Money is also not simply currency that can be used for transactions or to pay off debts. Understanding money simply as legal tender to exchange for goods and services is a limited perspective that occludes the real value of money. Money is really a tool to be used for building the Kingdom of God. Hibbs explains,

“As a Christian none of us should look at money as dollars or dollars as money. You know what they are? If you open your wallet right now and you have what looks like to you ten dollars in there, it's not ten dollars. Its ten tools because we are Christians. We've been called to build the kingdom of God. It's the tools. If you keep looking at money as the way of tools you'll never get goofy about it. You won't get strange about it. How many tools do we have to send missionaries to the world? How

many tools do we have to pay the light bill? How many tools do we have? See, you start talking about money and dollars and people can't handle it. They get weird!"

Money should be seen not simply as currency but rather as tools that need to be used to build the Kingdom of God. Having the right perspective of money means that Christians will not become "weird" with money as Hibbs puts it.²⁵⁷ People do not become possessive of their money and hoard it if they see it is a tool that must be used. Money allows Christians to participate in expanding the Kingdom of God throughout the world by supporting missionary efforts. If a person sees money as earned by their own efforts for their own uses then supporting missionaries may be challenging since it does not align itself with the interests of the self. Yet, when a Christian understands that they have tools in their wallet rather than money it becomes much easier to part with it for ministry purposes.

Hibbs' sermon addressed psychologies of money that are used to analyze the use of different forms of currency such as casino chips versus cash or credit card versus cash.²⁵⁸ Casinos, credit card companies, and banks know that it is hard to part with cash. However, people are willing to spend more when they do not see cash but use a credit/debit card to make purchases or casino chips to place bets. Hibbs also knew that the reverse psychology is true as well when it comes to parting with cash for benevolent

²⁵⁷ Being "weird" about money is a reference to Pastor Jack Hibb's observation that people act differently when dealing with money compared to other aspects of life. A survey in 2014 by Wells Fargo revealed that 44% of American participants said that finances was the most challenging aspect of life to talk about. Finances beat out the topics of death, politics, and religion as the most difficult thing to talk about. "Conversations About Personal Finance More Difficult Than Religion and Politics, According to New Wells Fargo Survey," February 20, 2014, accessed 1/10/2019. <https://newsroom.wf.com/press-release/community-banking-and-small-business/conversations-about-personal-finance-more>.

²⁵⁸ Mark D. Griffiths, "Stake and Chips," *Psychology Today*, April 6, 2013, accessed September 18, 2018. <https://www.psychologytoday.com/us/blog/in-excess/201304/stake-and-chips>.

purposes. People do not want to part with their money, even for benevolent purposes.

However, what if hard cash and digital currency in a bank account were no longer viewed as money but were rather viewed as tools? Hibbs explained that money should be viewed as tools that are used to build God's Kingdom on earth. People who give to others or to their churches are not losing their money or depleting their bank accounts but are actually using their "tools" to build God's Kingdom and are actually paying into an investment that will reap dividends into eternity.

Hibbs' attempt to re-orient a perspective on materiality, such as monetary currency, demonstrates what anthropologist Simon Coleman identifies as a relationship between material culture and evangelical language.²⁵⁹ Language has the power to transform material objects into sacred objects that have sacred value. Evangelicals verbally acknowledge Jesus Christ as their personal savior and thus their bodies are transformed into a living temple where the Holy Spirit dwells.²⁶⁰ Preachers and believers declare healing over bodies and see transformation take place. Although Coleman roots his analysis in his studies of prosperity gospel teachings on money and faith throughout the world, his premise provides a framework to understand how Hibbs and others in the IE engage materiality in new ways.

Another interesting aspect about shifting perspectives on the materiality of money is that views like Hibbs' situate the belief of building the kingdom of God in a market economy that runs off of currency. Evangelical views about the relationship between the

²⁵⁹ Simon Coleman, "All-Consuming Faith: Language, Material Culture and World-Transformation among Protestant Evangelicals," *Entofoor* 9:1 (1996), 30.

²⁶⁰ 1 Corinthians 6:19-20

Kingdom of God and the present social and cultural realities vary but many evangelicals adhere to the belief that the Gospel can transform cultures, society, and economies. Conversely, some of them also see the material world, and even money, as a vital necessity for building the kingdom of God.

Avoid prosperity teachings

A recurring theme that came out in sermons that I listened to was warning against the prosperity gospel. Over and over pastors made references to prosperity teachings and denounced those teachings as being contrary to teachings in the Bible as well as dangerous for the negative effects they could have on a person's financial situation. In 2009, a guest speaker named Pastor Bayless Conley gave a message at a men's breakfast event in the Inland Empire. Pastor Conley explained that living life with God is a process and that very few things with God happen right away. As he was sharing about how people need to understand and accept the fact that most things in life happen through processes, he stated:

“It breaks my heart to see so many people in the church you know that... agh... that just... agh... don't get that. And you know the next hustler that comes along on Christian TV or whatever it is... thinking... everything is going to be solved by them giving into this one offering and it's not the way God works.”²⁶¹

To Conley, televangelists who promote prosperity gospel teachings are hustlers and are to be seen as such. They distract from processes and hard work. Preaching to men's group in the IE during the recession, he reminded them that it is important to not have the men

²⁶¹ Bayless Conley, *Water of Life Men's Breakfast 2009* (Fontana, CA: Water of Life Community Church, October 2009), DVD.

give up due to tough circumstances but to remember that God often works through the processes of life. Finding work, building wealth, and gaining financial and material stability take time and those who preach that God wants to bless you immediately through the giving of an offering are hustlers who are only looking out for their own financial interests at the expense of yours.

Hibbs preached a similar message, putting it this way, “When you watch Christian TV and they beg for money and they say, ‘You know what? We need you to have faith. We need you to trust God. So send in \$100.’ You write them right back, ‘YOU trust God, you have faith in God, and we’ll see what happens.’ They want you to exercise faith as they beg you for money. It’s wrong!”²⁶² Like Conley, Hibbs also negatively references prosperity teaching with Christian TV and declares that the prosperity actually demonstrates a lack of faith. Another pastor outright mocks a well-known prosperity preacher, Joel Osteen, during a sermon that taught on the importance of entering the year 2009 without fear of the recession.²⁶³

These negative perceptions about the prosperity gospel reveal assumptions about televangelist preachers asking for money. Marla Frederick, a scholar of African American religion, explains that people who are critical of preachers asking for money through their sermons and on their TV broadcasts believe that “these ministers do not have their listeners’ best interests at heart; instead, they master gimmicks like fake

²⁶² Jack Hibbs, *What’s in your wallet? Part 1* (Chino Hills, CA: Calvary Chapel Chino Hills, September 21, 2008), MP3 Audio File.

²⁶³ Tim Lovegrove, *A New Year Without Fear* (Menifee, CA: Grace Bible Church, December 28, 2008), MP3 Audio File. http://www.findhope.net/content.cfm?id=213&download_id=1547.

healings and floor dramatics to win the attention and financial support of viewers.”²⁶⁴

The perception is that pastors who openly ask for money are about lining their own pockets with cash rather than using the donated funds to help others in need or to further their ministry to expand God’s kingdom throughout the nation and the world.

Kate Bowler, a historian of the Prosperity Gospel in America, argues that prosperity teachings and beliefs are complex and need to be evaluated beyond the allure of financial success. Instead, prosperity messages “[offer] a comprehensive approach to the human condition. It sees men and women as creatures fallen, but not broken, and it shares with them a ‘gospel,’ good news that will set them free from a multitude of oppressions.”²⁶⁵ It is a holistic teaching that goes beyond the salvation of the soul for eternity. It recognizes that people are fallen but also provides an avenue for people to experience hope in the midst of hardships and oppression.

So why are many evangelical pastors in the Inland Empire against prosperity teachings and why do they openly challenge the theology from the pulpit? It is a conflict of ideologies between stewardship teachings and prosperity teachings. Stewardship theology and prosperity theology are at odds with each other. Prosperity teachings that focus on liberation from various forms of oppression through wealth, health, and prosperity puts the believer in a position where they believe they are doing something right to either earn favor with God or receive his blessings in the here and now. It is focused on the individual accumulating wealth from God rather than how the individual can bless others with the wealth God gives them. Stewardship focuses on giving away

²⁶⁴ Frederick, *Between Sundays*, 132.

²⁶⁵ Kate Bowler, *Blessed* (New York: Oxford University Press, 2013), 232.

what God has given believers. Pastors that teach about materiality and finances through a stewardship lens challenge their congregants to avoid the pursuit of wealth and instead come to a recognition that they are managers of what God has given them regardless of their socio-economic and financial status.

Desires of the heart

Another topic that pastors addressed from the pulpit was the illusion of fulfillment through materiality. Sermons challenged congregants to think about how fulfillment with material goods is often fleeting. Dave Ramsey, an evangelical financial author and speaker states, “We buy things we don't need with money we don't have to impress people we don't like.”²⁶⁶ Pastors in the IE argued that material fulfillment is fleeting because money, assets, and other material goods do not last forever. Houses fall into disrepair; stock markets crash; cars and boats need replacement. Not only is material satisfaction often short-lived, it also tends to get people into financial trouble because they pursued material goods they could not afford. Fletcher stated,

“Here’s the problem. We make decisions that make no logic at all but because we want to be happy, not because it’s the right thing. Some of you are in debt right now because you thought it would make you happy. You know after about 3 to 4 months of what you thought would make you happy and paying the bills, you are not happy now.”²⁶⁷

The pursuit of material goods provides temporary satisfaction but ultimately there is a continued sense of lack after when the excitement wears off after purchase. People are

²⁶⁶ Dave Ramsey, *The Total Money Makeover: A Proven Plan for Financial Fitness* (Nashville: Thomas Nelson, 2007), 30.

²⁶⁷ Pastor Vernie Fletcher, *Reality Check* (Norco, CA: Grace Fellowship Church, October 5, 2008), streaming video file. <http://www.gracenorco.org/messages/reality-check/>.

left unfulfilled and still searching for some form of fulfillment. A major component of that is living in a consumer culture that reinforces the idea that you can never have enough.²⁶⁸ Pastor Frank Sanchez taught on Matthew 6:24 where Jesus declares that people cannot serve God and mammon:

“Jesus tells us that it's either God or mammon. Both desire devotion and both are exclusive masters to the other. Mammon is the visual master of today. The gotta-have-it-now impulse is the motivator. And if one does not have it, one must compromise in any way to attain it. What do you serve? Is it God or is it things? Interestingly, when you serve things, you have all the reward that that is. Sadly, mammon always draws you to more and will never really be satisfied.”²⁶⁹

Sanchez challenged his congregation to recognize the culture that they are entrenched in as consumers. The Bible acknowledges that people have the impulse to be drawn away from God and towards material goods, wealth, and status.

The notion of “lack” or not having enough in consumer culture in the US is not referring to a lack of material goods even though it is often communicated and masked under the guise of material lack. Using their sermons, pastors are focusing on what they view is the real problem: an ontological hole inside people. All people are created in the image of God (*imago Dei*) and the fall of man in the Garden of Eden described in the book of Genesis creates what evangelicals like to call a “God-shaped hole” inside all

²⁶⁸ Herbert Hoover, “Report of the Committee on Recent Economic Changes of the President’s Conference on Unemployment,” *Recent Economic Changes in the United States, Volumes 1-2* (NBER, 1929), xviii. Hoover was the Secretary of Commerce before becoming President. He helped transform the American economy from industrial production to a consumer market. He understood well that consumerism succeeds when human desire is unchecked and never satiated.

²⁶⁹ Pastor Frank Sanchez, *Fasting and Finances* (Colton: CA, Calvary Christian Fellowship, June 6, 2010), Transcript. http://fsbiblethoughts.blogspot.com/2010/06/sunday-morning-service_07.html.

people.²⁷⁰ The fall of mankind fractured the relationship between God and all people. Included in that fracture is a longing for fulfillment and purpose that was lost with in the fall. The problem is that many people do not recognize that the hole in their life is for God and they end up trying to fill the hole with external or material things that satisfy the person for a moment but ultimately leaves them longing for something else.

Sermons containing warnings about the consequences of chasing material desires of the heart were not limited to middle-class or more affluent churches. Pastors preaching in churches in lower-income socio-economic communities also cautioned against buying into the illusion of material fulfillment. Pastor Joel McCloud was the senior pastor of an African-American congregation in a less affluent area in the IE and he exclaimed in one of his sermons during the recession:

“And so the devil is eating you alive because see ‘No man entangleth himself with the affairs.’ See you’re being enveloped by the affairs of this world and you don’t even know it. The devil is working a psych game on you. You’re chasing that proverbial carrot, (mocking) ‘I got me a job, I got me an apartment. Oh I got me some money in the bank.’ You are missing it. Those things don’t bring fulfillment. That’s a pseudo-fulfillment. Only serving God and taking the whole scroll and embracing the will of God in your life is what will truly fill that vacuum that’s within you. You can try to fill it with some dough. That ain’t gonna do because you’re gonna be looking for another one. That high is going to be fleeting. You’re gonna need another one.”²⁷¹

Pastor McCloud’s statement about pseudo-fulfillment reflects evangelical ontology that people are fulfilled through their relationship with God. A job, an apartment, or money

²⁷⁰ A common phrase that is used by evangelicals is “a God shaped hole.” This means that people have a need for God that only God can fill. Trying to fill it with material goods, status, wealth, and other things leads to a lack of fulfillment. The God shaped hole concept dates back to Blaise Pascal and has been popularized through Christian books, music, and other forms of entertainment.

²⁷¹ Pastor Joel McCloud, *In Pursuit of Destiny* (Fontana, CA: Next Dimension Destiny Church, March 9, 2010), streaming video file. https://www.youtube.com/watch?v=LoP_yhNEIDg.

does not bring fulfillment in life. People are trying to fill the vacuum or with materiality, status, and wealth. They are temporary and can never offer the fulfillment that God has for people who follow him. Khaya Dlanga explores connections between materiality and black culture:

“Black people were oppressed for many years. When we had nothing, we viewed success as having material things. We thought only white people could have expensive things and we were denied what we wanted. Now all we want to do is work towards having those things.”²⁷²

Showing off expensive clothes, homes, or cars allowed for people to see wealth and status without words. Dlanga’s analysis of the relationship between black culture and materialism concluded that although there is nothing inherently wrong with material possessions, the actual problem is the problem of identity: “The problem comes with what we allow material things to mean, other than the fact that they are expensive. ‘I am because of what I have; I am because of what others can see I have’ is a dangerous determination. Material possessions do not determine the person who has them.”²⁷³ Self-worth and value should not be determined by materiality or anything else that is external to the person. Within evangelical theology, individual value is determined by simply being in the image of God, or, for believers, for being converted into an eternal salvation and relationship with Christ. Thus, basing one’s identity, value, and existence off of material objects is a definite step backward from inalienable, intrinsic values to contingent, external ones.

²⁷² Khaya Dlanga, “Are black people slaves to materialism?” Mail & Guardian, May 30, 2013, accessed September 18, 2018. <https://mg.co.za/article/2013-05-29-khaya-dlanga-are-blacks-slaves-to-materialism>.

²⁷³ Ibid.

Tithing in the midst of the recession

Tithing was another topic that pastors preached about during the recession. Tithing during the recession declined dramatically and pastors tried to curtail the decline through their sermons.²⁷⁴ Pastors connected their message on tithing with the socio-economic demographic of their congregations. Affluent and middle-class pastors tried to lighten the mood of their congregation by acknowledging how many people in church do not want to talk about money. Hibbs joked:

“Oh someone's gonna say, ‘Betty I knew we shouldn't have come to church today. They're going to be talking about money.’ Yes, we are. We’ve done it twice in 18 years and the last time we did it, it was in Matthew chapter 18 because Matthew's gospel because Jesus was talking about money at that point. Relax. We are not going to pass the plate again. You can just hang on to that wallet of yours. We are going to be talking about because Jesus is talking about money but really you can't separate the money issue from the heart issue. Money – heart. Heart - money. God put it this way, Jesus said, ‘You gotta pick who you're gonna serve.’ It's either gonna be God or money. Money. Or God.”²⁷⁵

Congregants do not like talking about tithing. There is such a fear and disdain about discussing tithing in church that pastors like Hibbs only preach on it once a decade on average. This is a reflection of more affluent or middle-class churches where pastors do not talk about tithing because of the frustration it generates within the congregation since many people believe that churches are asking people to give up their hard-earned cash.

²⁷⁴ Brian Kluth, “State of the Plate Results,” Christianity Today, March 29, 2010, accessed September 18, 2018. <https://www.christianitytoday.com/pastors/2010/march-online-only/stateplateresults.html>.

²⁷⁵ Jack Hibbs, *What's in your wallet? Part 1* (Chino Hills, CA: Calvary Chapel Chino Hills, September 21, 2008), MP3 Audio File.

There is also the American cultural aspect of the aversion to discuss money that plays into congregant responses to sermons on money.²⁷⁶

However, Hibbs reframes the discussion on tithing and moves it away from money and makes it an issue of the heart. Tithing is tied to allegiance and faithfulness. People either tithe and use their money to serve God or they use their money to serve something else. As discussed earlier in the chapter the problem regarding money and ministry is the perception that a person actually earns their money. Pastor Hibbs argues that God owns everything, including peoples' paychecks. People who have money need to rethink their perspective on it and understand that they are financially blessed so they can bless others.

Congregations in low-income areas also heard sermons about tithing during the recession. Yet, they were encouraged to tithe out of their poverty rather than out of their financial abundance. Pastor Ray Slocum in San Bernardino shared about how the church is always in financial trouble at the end of the year and is often thousands of dollars under budget each month. However, God continues to provide for the church when people are faithfully tithing, even if they don't have money. Slocum shared:

"We're always thousands of dollars in the hole. At the end of the month when the mortgage comes... by the way we are \$3000 short this month. We were over \$1000 short last month. But God did it. And I want you to all know that God used a lot of you. Somebody that didn't have any money came and looked at me and said, 'Pastor Ray, do you still need more money for the mortgage?' He gave me 50 bucks. Then he came back later and said he couldn't afford to give me that money but God did a

²⁷⁶ "Conversations About Personal Finance More Difficult Than Religion and Politics, According to New Wells Fargo Survey," February 20, 2014, accessed 1/10/2019. <https://newsroom.wf.com/press-release/community-banking-and-small-business/conversations-about-personal-finance-more>.

miracle and took care of me. And a lot of you gave out of your poverty.”²⁷⁷

Slocum’s church is in a very low-income area and his statement in his sermon revealed that a number of his congregants live in poverty. Yet, the faithful tithing of his congregation not only supports the church but also puts them in a position to see miracles in their own lives. Pastor Ray contends that people who give out of their poverty experience God in powerful ways and see God move in their financial circumstances.

Pastors of African American churches also challenged their congregants to not let the recession affect offerings and tithes. Bishop Henry Alexander exhorted his congregation to cut back on food, clothes, and vehicles in order to keep tithing:

“If I’m going to draw back, I’m going to draw back on buying some clothes. I’m going to go from steak down to chicken. But I’m not going to draw back on God. You know what I’m talking about. I may need a smaller house or a cheaper car but I’m not going to stop paying my tithes. I’m not going to cut back on Jesus. I’ll cut back on something else. I’ll cut back on movies. I’ll go to one movie a month instead of seven. I’ll let my cable go unpaid but I’m not going let my tithe [sic.]. You’re resources will take care of you. You can do this.”²⁷⁸

Alexander emphasized material downsizing to his congregation in order to encourage them to keep tithing. Changing dietary habits, cutting back on entertainment, downsizing cars and homes are ways that people can keep tithing. Theologically, the rationale Alexander evoked was that cutting back on tithing does not just affect the church - it draws the believer away from God and cuts back on Jesus—“I’m not going to cut back on

²⁷⁷ Pastor Ray Slocum, *Obedient Giving in Times of Little* (San Bernardino, CA: Set Free Church of San Bernardino, October 22, 2012), streaming video file. <https://www.youtube.com/watch?v=8Ud0j8Q2BcQ>.

²⁷⁸ Bishop Henry Alexander, *Your Resources Will Meet Your Need* (Pomona, CA: Shield of Faith Christian Center, February 24, 2009). <https://www.youtube.com/watch?v=u1LJ46-PfyY>.

Jesus.” The congregation needs to keep tithing in the midst of the economic hardships and there are ways to make it happen if people are willing to sacrifice.

Alexander’s statement had echoes of some of the reflections that pastors shared with me in the previous chapters. Pastors in suburban middle-class areas of the IE challenged their congregants to downsize their lifestyles in order to survive the recession. Congregants needed to move into more affordable housing and drive cars that they could afford payments. However, Alexander’s exhortation to his congregation is different from some of the pastoral reflections since downsizing is not connected to surviving the recession as much as it is about maintaining steady tithing habits. Recall what Pastor Harold shared in chapter 3 about the fear that many African Americans have about tithing since they are afraid of not having enough money. The tithe is the first budgetary line item that gets cut and often does not get renewed when there is financial stability. Alexander’s statement in his sermon reflects the African American cultural fear of tithing when money is tight and challenges his congregation to make other financial lifestyle changes in order to make sure that tithing continues.

Analysis and conclusion

Sermons provided a way for pastors to communicate biblical messages of hope and encourage large numbers of people who were struggling due to the economy. They also created spaces where people could connect with the message being preached and connect it with their own life story.²⁷⁹ Congregants that lost their homes or their financial livelihoods were able to make sense of their circumstances and they could find solace in

²⁷⁹ Ganzevoort, 220.

the teachings that God was present in the midst of their hardships. Pastors were also able to engage in the metaphorical narrative space and address a number of topics that they believed warranted attention.

Pastors also used their sermons to not only offer comfort but to shape their congregants' thinking about the relationship between the Christian believer, finances, and materiality. As Hiebert theorized, personal crises bring worldviews to the surface and forces people to evaluate their worldviews in light of their circumstances.²⁸⁰ The recession caused many suburban evangelicals in the IE to re-evaluate at their position about the American Dream and how it relates to their personal faith. Pastors used the recession as a discussion point where they challenged how people understood money as well as their own personal identity under the teaching of stewardship.

Sermons that addressed the state of the economy, finances, and money during the recession were diverse in terms of their content and delivery. Pastors delivered their sermons in such a way that not only reflected the personal style of the preacher but also the personality and demographics of the congregation. One of the primary topics that pastors talked about during the recession was fear. There was circumstantial fear that many congregants faced as they were losing their jobs, homes, cars, savings, and other assets due to the failing economy. Other fears rested on the lack of financial funds and being unable to provide for themselves or their families.

One of the most profound discoveries I made through analyzing the sermons was the pastoral effort to challenge people to accept their role as stewards in God's Kingdom.

²⁸⁰ Hiebert, *Transforming Worldviews*, 29.

People do not just act as stewards – they are stewards, whether they want to be or not. Pastors challenged beliefs in private property, personal aptitude and abilities, and the ability to earn a formal education. People who believe that their financial and personal success was self-made were deluding themselves. God gave them their resources so they can use it to bless others and build God’s kingdom.

Pastors also helped their congregations to think differently about how they viewed their relationship with materiality. Money should not simply be viewed as currency to be used in exchange for goods or services. Instead, money needed to be viewed as tools that can be used to build the Kingdom of God on earth. Other pastors declared that the value of money is an illusion and people who place too much value in their wealth or credit are misguided. Pastors provided new language to their congregations in regards monetary and material goods that brought about a new sense of sacredness to money and assets. In their view, money is sacred because it belongs to God and is a tool to build God’s kingdom.

Beliefs about stewardship also led to pastors warning against or mocking prosperity gospel teachings. Pastors repeatedly warned their congregants to not pursue asking God for wealth or provision outside of helping other people or putting the funds back into the ministry. Christian believers are not to be reservoirs with their resources by collecting them for their own purposes but instead they to be conduits and use the resources to bless others.

Pastors also taught on the importance of tithing in the midst of financial hardship. Some congregants were fearful about tithing the little money they had available and

pastors challenged them to trust that God would continue to provide for their needs if they were faithful in their tithes to the Lord. Other pastors used the stewardship principles to encourage congregants to keep tithing. They tried to reframe the discussion and convince the members of their churches that tithing during a recession is not challenging since the money to be tithed does not really belong to the individual. The individual simply has the responsibility to manage what God has given them and thus there is no fear of loss or lack since it was never the believer's money to begin with.

Exploring and examining evangelical sermons in the IE during the recession not only demonstrates how rhetoric is used to deconstruct and construct evangelical identity around stewardship but also contributes to the historical analysis of the region and provides snapshots into how the recession affected different communities in a specified period of time. Pastors shared about the hardships that many of their congregants faced as many of them lost their jobs, homes, savings, and other assets. The sermons gave voices to the quantitative data that shows how bad the recession was in the Inland Empire. These pastoral voices encouraged and instilled hope in congregants suffering the plight of the struggling economy.

Although pastors used their sermons as a means to introduce their congregants to stewardship principles during the recession, they were just scratching the surface on helping their congregants understand and embody a lifestyle of stewardship. Pastors were going to have to implement more focused ministry strategies to help people become stewards in the Kingdom of God. The next chapter explores the development of practical financial management education through an evangelical perspective and look at how

various churches in the IE implemented these courses and trained their congregants to be effective stewards.

Chapter 5 – If you will live like no one else, later you can live like no one else: Evangelical debt elimination in the IE

The National Bureau of Economic Research declared that the Great Recession officially ended in June 2009.²⁸¹ The decline of the economy ended with a “trough” or low point in the business cycle and they determined that economic recovery began June 2009 and continued through the following months. Yet the end of the recession did not mean that the economy was in good shape by 2009. Members of the Business Cycle Dating Committee explained:

“In determining that a trough occurred in June 2009, the committee did not conclude that economic conditions since that month have been favorable or that the economy has returned to operating at normal capacity. Rather, the committee determined only that the recession ended and a recovery began in that month. A recession is a period of falling economic activity spread across the economy, lasting more than a few months, normally visible in real GDP, real income, employment, industrial production, and wholesale-retail sales. The trough marks the end of the declining phase and the start of the rising phase of the business cycle. Economic activity is typically below normal in the early stages of an expansion, and it sometimes remains so well into the expansion.”²⁸²

Although the recession was over in terms of economic decline, the effects of the recession would linger on for many more years and Americans tried to figure out how to adjust to the new economic landscape left in the wake of the economic collapse. The Inland Empire was not immune to the slow recovery of the recession along with the rest of the country. Housing prices continued to drop through 2012.²⁸³ By 2013, the Inland

²⁸¹ “Business Cycle Dating Committee, National Bureau of Economic Research,” September 20, 2010, accessed October 1, 2018. <https://www.nber.org/cycles/sept2010.html>.

²⁸² Ibid.

²⁸³ Robert Kleinhenz, “Housing in the Inland Empire: Where it’s Been and Where it’s Going,” UC Riverside School of Business, May 2018, accessed November 2, 2018. <https://ucreeconomicforecast.org/wp-content/uploads/2018/05/HousingintheInlandEmpire-May2018-5.pdf>.

Empire had only recovered about 20% of lost jobs from the recession and was slowly working its way out of the economic hole it got stuck in back in 2008.²⁸⁴

By 2013, evangelical pastors in the Inland Empire had been ministering for five years to people suffering from various consequences of the recession. They addressed the hardships of the recession through pastoral care efforts, providing food and clothing to families in need, paying rent and utility bills for congregants, and by preaching sermons that encouraged their congregants to weather the economic storm. Chapters 2 and 3 analyzed how the recession affected a pastors and churches from diverse socio-economic communities in the IE. Chapter 4 looked at how pastors used their sermons to challenge their congregants to reframe their views of personhood, private property, money, and the economy in light of stewardship ontological principles. This chapter explores the rise of the no-debt movement within evangelicalism. I start by exploring how pastors introduced no-debt curriculum in their sermons and how they encouraged their congregants to sign up and take financial classes based on Dave Ramsey's Financial Peace University curriculum. This chapter examines Ganzevoort's third area of narrative analysis focusing on religious education in the form of religious financial education taught through sermons and in small group curriculum through Dave Ramsey's no-debt and wealth building materials.²⁸⁵

²⁸⁴ Wendy Lee, "Financial crash 5 years later: L.A.'s economy still recouping losses" September 13, 2013, accessed January 23, 2017. <https://www.scpr.org/blogs/economy/2013/09/13/14716/l-a-s-economy-still-recouping-losses-five-years-af/>.

²⁸⁵ R. Ruud Ganzevoort, "Narrative Approaches," *The Wiley-Blackwell Companion to Practical Theology* ed. B. Miller-McLemore (Chichester: Wiley-Blackwell), 214-223. Religious education is a method of passing down religious narratives and helping people connect their lives with it. Financial religious education allows people to bridge stories and teachings from the Bible with 21st century neo-liberal economics and finance.

Evangelical pastors around the country began implementing formalized educational courses on financial planning and management in their churches. Many pastors implemented ready-made educational curriculum and kits such as Dave Ramsey's Financial Peace University. Financial Peace University was (and still is as of 2018) a very popular curriculum in evangelical communities and many evangelicals have implemented the principles that they learned from the course. Other pastors developed their own financial curriculum and began teaching courses at their churches using their self-designed materials that were created in their church. Regardless of what curriculum was used, these courses focused on practical budget strategies and helped people figure out solutions to get out of debt and stay out of debt.

Pastors in the Inland Empire were no different as many of them began implementing Dave Ramsey's curriculum or developing and launching their own. They held seminars and classes that were designed to help people make sense of their financial situation and teach them how to eliminate debt. Although much of the curriculum focuses on debt elimination, the eradication of debt was not the final goal. The purpose of the courses was to help congregants understand what it means to be generous with what God has given them. One of the goals of the course was to eliminate debt, which congregants viewed as a means to live a generous life for God. Pastors and instructors of these courses emphasized how stewardship and generosity were two sides of the same coin. Teachings on budgeting and debt elimination were coupled with teachings from the Bible in order to demonstrate that proper money management is more than practical: it is a biblical mandate.

This chapter examines the financial education curriculum implemented by many evangelical churches in the IE after the recession. I start with looking at the rise of the no-debt movement in the US in the midst of the recession. Then I move on to the rise of the no-debt movement within American evangelicalism. Next, I explore how pastors in the Inland Empire implemented no-debt teachings through their educational classes, sermons, and other materials. Finally, I discuss how my research reveals how the rise of the no-debt movement in American evangelicalism is connected to evangelical efforts to reclaim what was lost during the recession in addition to constructing personhood based on stewardship principles. The no-debt movement in evangelicalism reflects a unique historical intersection of evangelical theology and contemporary finance and economics as pastors and congregants figure out how to live in the tension of a faith focused on selflessness and generosity and a culture of consumerism and individualism.

Rise of the no-debt movement in the US

The recession and the rise of suburban financial challenges to the middle-class and even affluent Americans caused some people to pause and think about the effects of debt and consumerism on the well-being of their families and themselves. Many people started questioning the need for debt and started to think about ways to get rid of their debt and live life without the pressures of making money to constantly pay creditors, banks, or other lenders. Some people started to write blogs or start companies in order to provide their expertise on debt elimination to the masses. Many of the companies or bloggers were very creative in their approach to helping people get out of debt. They

implemented technology and marketing strategies, such as the use of social media gamification, to draw customers to their sites in order to help them.²⁸⁶

Mr. Money Mustache is a popular blog site that was founded to help people gain financial freedom.²⁸⁷ The author started blogging in 2011 as a response to his observations of friends and acquaintances who were constantly complaining that they were broke while they shared about purchasing new cars, going on snowboarding trips, or purchasing new recreational equipment. Beyond the interactions with his friends, Mr. Money Mustache also saw similar behaviors throughout the country:

“And indeed, the whole country seemed to be displaying the same odd behavior: living ridiculously expensive lifestyles while thinking they were completely normal, and then being baffled when they had no money left over to buy their own freedom. All while being so busy that they didn’t even have time to understand the science behind why this behavior is trashing the very home that makes our lives even possible.”²⁸⁸

Mr. Money Mustache sought to challenge the notion that living a faux luxurious lifestyle through credit and debt was normal. People bought into the lie that they have purchasing power through credit and then realize they’re miserable once they recognize how much debt they are in and how much of their life is spent trying to manage the debt. Mr. Money Mustache emphasizes freedom from financial burdens and most of the articles

²⁸⁶ Gamification is defined as “the process of adding games or game-like elements to something (such as a task) so as to encourage participation.” “Gamification,” accessed 1/5/2019. <https://www.merriam-webster.com/dictionary/gamification>.

²⁸⁷ Laura Shin, “How Mr. Money Mustache Retired At Age 30 And How You Can Too,” *Forbes*, October 3, 2013, accessed October 1, 2018. <https://www.forbes.com/sites/laurashin/2013/10/03/how-mr-money-mustache-retired-at-age-30-and-how-you-can-too/#7557594571e8>. *Forbes* shared an article about Mr. Money Mustache’s blog and shared a little about the author, Pete. The blog had over 400,000 unique visitors per month in 2013 and had over 37 million page views by 2013.

²⁸⁸ “About,” Mr. Money Mustache, accessed September 29, 2018. <https://www.mrmoneymustache.com/about/>

that he writes provide readers with information to empower them to make smart financial decisions.

Mr. Money Mustache's analysis of the debt crisis a few years after the end of the recession and his views on debt are particularly noteworthy:

“Consumer debt shouldn't really exist at all – it's simply a house of cards that allows impatient people to pull their consumption from the future, just a teeeny bit forward into the present, in exchange for spectacularly bad costs, stress, and wrecking of lives. But because it exists and is profitable, a huge (\$1.3 trillion in 2015) financial industry has sprung up to originate, multiply, and churn this debt.”²⁸⁹

His analysis is more than monetary insight and economic jargon - it contains claims about human psychology. People are impatient and the consumer culture in the US has captured the imagination of Americans who have bought into the idea that they can have anything they want as long as they have good credit. They are literal consumers who consume assets without thinking about the consequences of their actions. The consequences of impatience have led to the development of a \$1.3 trillion dollar industry that shows no signs of slowing down.²⁹⁰

However, not all is lost in the world of consumer debt. Mr. Money Mustache's solution is simple: Live below your means. Another way of saying this is spend less than what you earn:

²⁸⁹ Mr. Money Mustache, “Good News: There's Another Recession Coming,” Mr. Money Mustache, June 20, 2017, accessed September 29, 2018. <https://www.mrmoneymustache.com/2017/06/20/next-recession/>. One of the articles that stood out to me as I analyzed the blog was the author's article about preparing for the next recession. He shows that debt levels have risen to the pre-crash (Great Recession) peak and argues that the higher level of student loans and auto loans have set the economy up for a recession in the near future.

²⁹⁰ David Sims's historical overview of the rise of consumer and debt culture in the US during the 20th century in *The Child in American Evangelicalism and the Problem of Affluence* connects with Mr. Money Mustache's analysis. Sims argues that Americans are cultured to be impatient and to never be satiated financially or materially.

“One of the joys of Mustachianism is that it makes you immune to the business cycle. You immediately stop living beyond your means, so you have stepped back from the cliff. Then you start to build a resilient mesh of skills, health, money, friendships, and peaceful personal badassity which further protect you from trouble.”²⁹¹

Living a financial life that is void of the stresses of credit and debts allows people to transform their perspective on what life is about. They have time to build relationships and live a physically and emotionally healthier life. These transformations should “protect you from trouble” and not return to a life of consumerism and financial debt.

Although Mr. Money Mustache was popular after the recession there were other companies who took debt elimination beyond the presentation of practical information and built their organizations around customers using their websites to track their debts and eliminate them. Payoff.com was founded in 2010 by Scott Saunders and is currently a debt consolidation company that helps people combine all of their debt into one loan for easier and quicker payoffs.

However, Saunders did not set out to build a loan company when the site was launched in 2010. The original business model that was used when Payoff.com started was built around social media and gamification. Users would connect their financial records (credit cards, debit cards, bank statements, and any other loans) to the site and the site would help the user create plans to pay off their debt. The plans often involved asking the user what they wanted to save their money for once they were out of debt. In addition, the website used a system of rewards badges and “sur-prizes” when debt

²⁹¹ Mustache, “Good News.”

elimination milestones were reached.²⁹² Users were also connected to other users via social media as a means of building community and offering users opportunities to encourage one another through the debt elimination journey.

The business model evolved from a social media and gamification site and transformed into a debt refinance company that is aimed at customers carrying \$5,000 to \$25,000 in credit card debt.²⁹³ The business model shift brought new approaches to eliminating debt. One of the major additions to the organizations team was the hiring of Galen Buckwalter as the Chief Scientist. Prior to working at Payoff.com, Buckwalter became famous for developing the personality algorithms for eHarmony.com. At Payoff.com he developed personality tests that were designed to help the company understand how the user handled their money. They also asked personality questions that seem to not have much connection with finances, such as “Are they organized? Stung by criticism? Go hard after what they want?”²⁹⁴ These questions are designed to help the organization understand their customers and provide insight on the best way to nurture them as they attempt to eliminate their debt. Buckwalter explains that the ultimate goal for Payoff.com is “to change the level of stress people have around their finances.”²⁹⁵

Like Mr. Money Mustache’s approach and philosophy about debt elimination, Payoff.com also emphasized that the personal financial management needs more than just basic budgeting skills. There are human elements that need to be addressed in order to

²⁹² The “sur-prizes” could be gift cards or small amounts of cash.

²⁹³ Jodie Tillman, “He found you a date on eHarmony.com, now can he fix your credit, too?,” The OC Register, June 2, 2015, accessed September 29, 2018. <https://www.ocregister.com/2015/06/02/he-found-you-a-date-on-eharmonycom-now-can-he-fix-your-credit-too/>.

²⁹⁴ Ibid.

²⁹⁵ Ibid.

assist people in eliminating their debts and living more fulfilling lives without the burden of financial stress. Payoff.com analyzes the worldviews that people hold and makes connections with how particular worldviews engage with financial situations. Using science and mathematics to develop algorithms, Payoff.com is able to gain insight into each user's unique perspective on life and provide financial assistance through that information.

The popularity of Mr. Money Mustache's blog, Payoff.com and other companies, such as Mint.com, show how Americans were trying to think differently about their financial situations in light of the Great Recession. People were searching for new ways to budget and eliminate debt in order to alleviate the stresses of financial burdens with the hope of living more fulfilling lives. They were open to changing their worldviews about consumerism, using credit to purchase things they could not afford, and reconsidering their definitions of personal fulfillment. People made deeper connections with their financial situation when it was coupled with different aspects of the human experience such as psychology. Yet, there was another aspect of the human experience that challenged some Americans to think differently about their consumer habits and their finances: religion. Evangelicals in particular were drawn to ministries or programs that bridged their theology with their finances. Financial ministries have been a staple of evangelical life for decades in the US but the Great Recession rekindled a desire to seek out the Bible and theological insight on how to properly manage personal finances.

Evangelicals and financial education

By 2010 evangelical leaders began analyzing the Great Recession and attempting to understand some of the effects it had on the nation, on local communities, and congregations. Publications like *Christianity Today* worked with research organizations to gather data regarding how the recession impacted different areas of Christianity, particularly evangelicalism. Brian Kluth started gathering quantitative data from pastors in order to produce his annual report called, “The State of the Plate.” This report shared how pastors addressed the financial crisis during the recession and shortly after its conclusion. Many of the statistics were published by *Christianity Today* and they shed light on how evangelical pastors engaged the failing economy with their congregations.

The first set of data presented the statistics for how churches planned to address the financial crisis after the conclusion of the recession. The data revealed that the following approaches were most common:

- 1) Preaching, 75%
- 2) Financial classes/courses/groups, 65%
- 3) Sharing a Bible verse during the offering, 62%
- 4) Distributing pamphlets, 51%
- 5) Making financial counselors available, 48%
- 6) Conducting an annual stewardship drive, 48%
- 7) Showing videos in the worship service, 44%
- 8) Giving families a generosity devotional, 43%
- 9) Providing estate planning materials/seminars, 44%
- 10) Providing stewardship training for leaders, 40%²⁹⁶

75% of the pastors that responded to the survey for the State of the Plate report said they planned to address the recession through preaching. Chapter 4 explored how evangelical

²⁹⁶ Brian Kluth, “State of the Plate Results,” *Christianity Today*, March 29, 2010, accessed September 18, 2018. <https://www.christianitytoday.com/pastors/2010/march-online-only/stateplateresults.html>.

pastors in the Inland Empire discussed the recession from their pulpits. Pastors in the IE challenged their congregants to be good stewards of what God had given them in terms of finances and material goods. They examined different biblical texts that warned against worshipping money (or mammon) and explained how money, personal skills, and other assets should be viewed as tools to build the Kingdom of God.

The second most popular response to the survey was the 65% of pastors saying they were going to implement financial classes, courses, and/or groups. These teachings were to be separate from pulpit preaching and were offered in addition to regular teachings on Sundays or other weekly worship gatherings. Evangelical pastors had a number of options to choose from when selecting curriculum for their financial courses. The “State of the Plate” report also shared what type of programs or curriculum pastors were thinking about selecting for their financial courses:

- 1) Dave Ramsey, 58%
- 2) Crown Financial Ministries, 54%
- 3) Denominational resources, 44%
- 4) Brian Kluth/Maximum Generosity, 43%
- 5) Church Law & Tax Report, 41%
- 6) Your Church magazine, 35%²⁹⁷

Dave Ramsey’s course curriculum was the most popular with curriculum from Crown Financial Ministries coming in second. Churches in the Inland Empire also used these resources with Dave Ramsey’s materials being a popular choice.

So who is Dave Ramsey and why is his financial ministry so popular with evangelicals? In order to answer that question it is necessary to historically situate the

²⁹⁷ Ibid.

modern evangelical no-debt movement and then show how Dave Ramsey emerges out of that history.

History of evangelical debt aversion

Broadly speaking, the history of evangelical debt aversion in the US has its roots in the colonial period with Benjamin Franklin. Franklin's "The Way to Wealth" provides short snippets of advice regarding finances and his hope was to instill knowledge and virtue in his readers.²⁹⁸ Franklin warns of debt and explains, "think what you do when you run in debt; you give to another power over your liberty."²⁹⁹ Going into financial debt reduces the ability of an individual to have power over their lives as they submit and relinquish their power to the lender and thus lose opportunities for prosperity.

Although Franklin was not, strictly speaking, an evangelical, he gave voice to a wider Protestant ethos that affected evangelicalism as well. Max Weber's analysis of Franklin's writings also sheds light on the historical developments of American relationship with debt and prosperity. Weber argues that Franklin's writings about finance reveal the "spirit of Capitalism."³⁰⁰ Weber notes Franklin's declaration, "Beware of thinking that you own all that you possess, and of living accordingly. It is a mistake that many people who have credit fall into."³⁰¹

²⁹⁸ Caitlin Zaloom, "God's Economy: Living with Debt in Evangelical America," Berkley Center for Religion, Peace & World Affairs, October 15, 2008, accessed October 4, 2018. <https://berkleycenter.georgetown.edu/events/god-s-economy-living-with-debt-in-evangelical-america>.

²⁹⁹ Benjamin Franklin, "The Way to Wealth," accessed October 9, 2018. https://liberalarts.utexas.edu/coretexts/_files/resources/texts/1758%20Franklin%20Wealth.pdf.

³⁰⁰ Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, 78.

³⁰¹ Ibid.

Weber's Franklin, as a representative of American Protestants understood that the virtuous person is the one who pays their debts on time and does not live beyond their means on credit. Although scholarship has tended to focus on Weber's development of virtuous labor and vocational calling, Caitlin Zaloom argues that Weber was "offering an origin to the sense of virtue that [Americans] have tied to living without debt."³⁰² There is a sense of ethical and religious duty to live simple lives and pursuing one's vocational calling. Weber and Franklin's writings reveal how Americans view debt as a "mark of depravity," and the pursuit of wealth as providing tangible evidence of divine favor.³⁰³

While Weber and others were thinking about the connections between religion and economics in the US during the end of the 19th century, the stewardship movement emerged in the US around the same time. Pastors from various Protestant denominations started to use the term "stewardship" in their sermons to address funding problems in the local church and international missionary efforts. Pastors emphasized how congregants could utilize their "time, talent, and treasure" to support ministry efforts.³⁰⁴ Yet, the US was changing and the rise of the middle-class and the shift towards a consumption economy rather than a production economy changed how people thought about the relationship of faith and debt. The rise of suburban America and the interstate highway boom after World War II changed how people thought about personal property and personal finances. By the 1970's churches began creating financial ministries as a way to

³⁰² Zaloom, "God's Economy"

³⁰³ Ibid.

³⁰⁴ Bob Sitze, *Stewardshift: An Economia for Congregational Change* (New York: Morehouse Publishing, 2010), 22.

challenge financial and material excesses and developing language and programs to help congregants “live a Christian life in the ungodly economic world.”³⁰⁵

Out of the rise in popularity of financial ministries in the 1970s emerged Larry Burkett. Burkett was an executive in an electronic manufacturing company after a career in the space and aerospace industry and became an evangelical Christian in 1972. His conversion led him to conclude his business career and join Campus Crusade for Christ as a financial counselor. Burkett researched what the Bible taught regarding personal finances. He also spent time meeting with business leaders around the country and learning how successful businessmen created and sustained their financial wealth.

In 1976, Burkett founded Christian Financial Concepts, an organization that focused on teaching evangelicals money management based on biblical principles. Burkett became the face of evangelical financial ministries during the 1980s and 1990s. His books and radio shows reached millions of people during this time and fueled changes to the relationship between evangelical faith and financial principles. In 2000, Christian Financial Concepts merged with Crown Ministries to form Crown Financial Ministries, one of the largest evangelical financial ministries in the nation. Larry Burkett and his financial ministry in the 1980s and 1990s influenced numerous individuals who would ultimately become leaders in the evangelical financial ministry world. One of these individuals was Dave Ramsey who would go on and transform the evangelical

³⁰⁵ Caitlin Zaloom, “The evangelical financial ethic: Doubled forms and the search for God in the economic world,” *Journal of the American Ethnological Society* 43, no. 2 (2016), 325. <https://berkeleycenter.georgetown.edu/events/god-s-economy-living-with-debt-in-evangelical-america>.

financial landscape in the US and become the most popular financial ministry leader during and after the Great Recession.

Dave Ramsey – Live like no one else

Dave Ramsey became a real estate investor in the 1980s and had a net worth of over \$1 million dollars by the time he was 26 years old. In addition, he had over \$4 million in real estate assets. Changes with the banks covering the loans for his investments lead to Ramsey declaring bankruptcy in 1988. Ramsey explains:

“I was making \$250,000 a year. That's more than \$20,000 a month net taxable income. I was really having fun. But 98% truth is a lie. That 2% can cause big problems, especially with \$4 million in real estate. I had a lot of debt—a lot of short-term debt—and I'm the idiot who signed up for the trip. The short version of the story is that debt caused us, over the course of two and a half years of fighting it, to lose everything.”³⁰⁶

In the years that followed Ramsey recovered financially and started to provide financial counseling for people at his church. In 1992, he started Ramsey Solutions to help people get out of debt and developed curriculum based on his research on the works of Larry Burkett and other financial leaders. The curriculum was developed into a book called *Financial Peace* and Ramsey also started a radio show called *The Money Game*. *Financial Peace* and *The Money Game* grew throughout the 1990s and transformed Ramsey into the face of evangelical financial ministry.³⁰⁷

³⁰⁶ “How it started,” Dave Ramsey, accessed October 9, 2018. <https://www.daveramsey.com/careers/about-dave>.

³⁰⁷ As of 2017, 4.5 million people have participated in Financial Peace University. Ramsey has over 13 million listeners each week for his radio show. He has sold over 10 million books worldwide. <https://www.daveramsey.com/pr/fact-sheet>

Ramsey's message is straightforward – get out of debt and stay out of debt. He created Financial Peace University (FPU), which is a nine week curriculum where small groups of people purchase FPU kits that come with DVD's of the teachings, work books, and other materials to help people learn how to get out of debt. Participants who go through the curriculum learn the practical steps to get out of debt.³⁰⁸ Arguably one of the most popular teachings from Ramsey is the debt snowball where participants list out every single debt they have from smallest to largest. They begin the snowball by tackling the smallest debt first. Once that debt is paid off, they apply the former payment to the next debt. By the time participants begin to tackle their last major form of debt, they are making large payments based off of the newfound money at their disposal from previous debts. Once participants are out of debt they can start to invest their money and generate wealth through cash-based living without using any form of credit.

Much of the rhetoric about debt from Ramsey is based on biblical texts. One of the popular verses that Ramsey quotes often is Proverbs 22:7, “The rich rules over the poor, And the borrower becomes the lender's slave.” There is power with wealth and there is slavery with debt. Ramsey sums up this perspective in his book, *Dave Ramsey's Complete Guide to Money*:

“Your largest wealth-building tool is your income. Over the course of your working lifetime, literally millions of dollars will pass through your hands. That's what you'll use to build wealth. It won't be lottery tickets or payday loans or American Excess. Your secret weapon is your income, but if every dollar of your income goes to an endless stack of payments

³⁰⁸ “What are the baby steps?” Dave Ramsey, accessed 2/1/2018. <https://www.daveramsey.com/baby-steps>. Step 1 is save \$1000 for a starter emergency fund. Step 2 is pay off all debt except the house using the debt snowball. Step 3 is to save 3-6 months worth of expenses in a fully funded emergency fund. Step 4 is invest 15% of household income into a retirement account. Step 5 is save for your children's college fund. Step 6 is pay off your home early. Step 7 is build wealth and give.

every month, you're literally robbing yourself of millions of dollars in future wealth.

Proverbs 22:7 says it clearly, "The borrower is the slave of the lender." SLAVE. A slave can't go where he wants or do what he wants, because he is always working for somebody else. He can't make his own decisions, and he isn't free to become the person he wants to be. That's exactly what debt does to you. When you go into debt, you aren't using someone else's tools; you're submitting yourself to a new master. It doesn't get any clearer than that."³⁰⁹

Ramsey is trying to reframe how people understand their money. Putting a person's income into the perspective of millions of dollars over a lifetime is an effort to change how people think about their ability to generate wealth. They have power to not only generate wealth but also to control more aspects of their life. Ramsey argues that debt is the opposite of power. It is literally a form of bondage or slavery. A person in debt is a financial slave who has little to no power over their lives and must submit to their "new master."³¹⁰

Ramsey's teachings also challenge the consumer culture in the US where people go into debt in order to purchase things they cannot afford or to live a lifestyle that is beyond their means. One of his favorite mottos is:

"If you will live like no one else, later you can live like no one else.' If you make some sacrifices, inject some discipline, and get intentional about winning with money, the future is wide open. You'll be blown away at the opportunities you'll have to serve and bless other people, and you'll be

³⁰⁹ Dave Ramsey, *Dave Ramsey's Complete Guide to Money* (Brentwood: Lamo Press, 2011), 94-95.

³¹⁰ Ramsey's rhetoric is similar to some of the rhetoric that pastors used in their sermons in Chapter 4. All of them are trying to change how people think about their money. There is power with money if people change how they think about it. People have the ability to harness that power and use it to build the Kingdom of God. Some of the pastors in Chapter 4 also warned against get rich quick schemes and critiqued how many congregants in the IE got to Las Vegas and gamble their money away. People who try to build wealth with gambling or through the accumulation of debt are foolish and practicing wealth management outside of the Bible.

amazed at what life feels like without worrying about money all the time.”³¹¹

Many of his books and his teachings in Financial Peace University reinforce the idea of living significantly below one’s means in order to pay off debt quickly. Living below one’s means is often called living a “beans and rice” lifestyle.³¹² By living a “beans and rice” lifestyle where a person eats simple meals and only makes necessary purchases, a person can use their income to get out of debt and thus get out of financial slavery and live a financially empowered life that impacts many other areas of life as well.

Ultimately a person who has no debts and uses their income to generate more wealth is not only free to live life without the burdens of debt and credit but is also supposed to be generous and use their finances to build the Kingdom of God.³¹³ Generosity is not simply an action or attitude, but has a deeper theological reality. God wants people to give because they are created in God’s image and God is a generous giver.³¹⁴ God does not need money generated by humans. He uses money as a tool to help people live generous lives and thus live out of their nature that reflects God’s nature.

Ramsey helps people come to an understanding that financial generosity is a crucial component of life because people are created to be generous. Changing how people understand their finances is not just about practical money management, although this is an important part of his teachings. People need to change their wrong perceptions of humanity that depicts people as takers, not givers. When people understand the *Imago*

³¹¹ Ibid., 22.

³¹² Ibid., 9.

³¹³ Ibid., 305. Live like no one else so you can “give like no one else.”

³¹⁴ Ibid., 312.

Dei and accept the reality that they are supposed to be generous because God is generous, they are able to change their views on money, debt, and consumerism and eradicate financial debt from their lives.

Generosity and debt – *The Blessed Life*

While Dave Ramsey's materials and radio shows focus on more of the practical side of getting out of debt, other evangelical leaders focused more on the theological perspectives regarding finances and generosity. One of the key leaders of the generosity movement is Pastor Robert Morris who is the founding and senior pastor of Gateway Church in Southlake, TX. Pastor Morris' church has over 30,000 weekly attendees and his sermons are broadcast throughout the country. His book, *The Blessed Life*, was published in 2002 and has been read by millions of people and is regularly used in financial ministry curriculum in churches around the nation. The teachings in the text have been foundational for Morris' philosophy of ministry as well as the backbone of the generosity ministry in his church.³¹⁵

The premise of *The Blessed Life* is people need to be generous with what God has given them. When people are generous with their money and their assets, God blesses them with more resources to give away. This foundation of generosity is the concept of stewardship that was discussed in Chapter 4 where God owns all things and has entrusted

³¹⁵ Dave Ramsey gave a glowing recommendation for the *The Blessed Life*. Ramsey states, "The discussion of generosity can go in a million different directions, and it can be hard to see the truth among all the misinformation. But *The Blessed Life* brings a biblical, evangelical, well-balanced view of giving that all Christ-followers can benefit from. I can't recommend it highly enough, and you're going to be glad I told you to read this book!" <http://bakerpublishinggroup.com/books/the-blessed-life-revised-and-updated-edition/356748>

people to be managers or stewards of his world. People need to have a loose grip on their material goods and finances since they belong to God and not them.

One of the major inhibitors of generosity is debt. Debt keeps people focused on their financial circumstances rather than allowing them to generously give to God and others. Morris reflects on how people struggle to get out of debt and shares about one particular couple that sought counsel about their finances:

“I remember one couple in our church who were in serious financial trouble and came to us for counseling. In contrast to most, they actually did what we counseled them to do. (It’s amazing to me how many people come to a pastor asking for his or her counsel and then proceed to ignore it after it’s given. I don’t know why they ask in the first place!)

This couple, however, asked us for counsel, and then they followed through. We told them lovingly but candidly, ‘You can’t afford the house in which you are living. You’re going to have to sell it and downsize. You’re going to have to take some other radical steps as well.’”

Amazingly, they actually did it. They followed godly, Spirit-led counsel. The result? God has so blessed that family. As a matter of fact, the couple was recently able to give a car to a young man in our church who needed one.

They went from crushing financial pressure to having the freedom to give a car away. By downsizing their true standard of living – their levels of joy, peace, and fulfillment have gone up immeasurably.”³¹⁶

Like many other financial leaders, Morris connects debt and lifestyle together. People get into debt because they are living a lifestyle they cannot financially afford. They need to downsize their lifestyles in order to get out of debt and position themselves to increase their levels of joy, peace and fulfillment. Debt keeps people from giving generously and needs to be eradicated if people are truly going to be blessed by God.

Dave Ramsey and Robert Morris have become the contemporary voices for the no-debt movement in evangelicalism in the US. They challenge consumerist mentalities

³¹⁶ Robert Morris, *The Blessed Life* (Ventura: Regal Books, 2004), 119.

using theological ideas about the relationship between mankind and materiality. Ramsey and Morris echo Benjamin Franklin and secular no debt leaders' sentiments that debt leads people into financial slavery. The Great Recession caused many Americans to think about their debt loads and reflect on how they got into financial hardships through the use of credit and purchasing homes, cars, clothes, and vacations they could not afford.

Evangelical no-debt in the Inland Empire

One of the ways that evangelical pastors in the Inland Empire addressed the issue of debt with their congregations was through their sermons. Debt was often described as a symptom of a deeper issue in a person's heart that goes beyond finances. One of the topics that pastors addressed during sermons was entitlement. People believed they were entitled to a particular standard of living or entitled to own particular possessions because they lived in the US. Pastor Jeff Vines of Christ's Church of the Valley explained that the availability of credit and debt fuels entitlement in people. He explained:

“My parents’ generation, they worked and saved. My generation borrows and spends. And that’s why America’s in the shape she’s in because we think we are entitled to have what our parents did but long before they had it. We don’t want to work hard to save for it. We want it now and we think we are entitled to it so we go into debt and we sacrifice our future for the pleasure of the present”³¹⁷

Vines highlighted perceived generational differences regarding finances, work ethic, and debt. Younger people get into debt because they believe they should have what their parents have in terms of assets and material goods without wanting to work for it. The problem is a need for instant gratification. Credit and debt allow people to experience

³¹⁷ Jeff Vines, *Generosity* (San Dimas, CA: Christ's Church of the Valley, February 24, 2013), streaming video file. <https://www.ccvsocial.com/watch/detail/60/290/>.

instant gratification at the expense of their future financial stability. People are trying to satisfy a need in their heart through material goods instead of allowing Jesus Christ to fulfill the lack that exists in their hearts.

Pastor Luke Cobrae in San Bernardino argued that one of the issues in the hearts of people is caused by them buying into the consumer lie that a person's quality of life is dependent on their standard of living rather than their quality of life being determined by Jesus Christ.³¹⁸ People spend more than they make and drown in their financial debt because they believe that their standard of living dictates their personal fulfillment in life, happiness in life, and ultimately the overall quality of life. However, despite how much money a person makes or how many expensive assets they accumulate, they are left unfulfilled because they are missing Jesus Christ.

Another pastor, Jim Mann in Rancho Cucamonga, expressed a similar sentiment as he explained to his congregation about a sociological disease called "affluenza." Mann explained that, "affluenza is a painful contagious socially transmitted condition of overload debt, anxiety, and waste resulting from the dogged pursuit of more."³¹⁹ People are constantly consuming material goods and spending money in order to experience fulfillment in their life. They buy into the discourse that having more material goods and more experiences leads to a fuller life even if that means going into financial debt. Mann, like Cobrae, argues that people need to reframe their understanding of fulfillment around

³¹⁸ Luke Cobrae, *Breathing Room Part 5* (San Bernardino, CA: The Rock Church and World Outreach Center, June 12, 2016), streaming video file. https://rock.church/messages/breathing_room_5.

³¹⁹ Jim Mann, *How to Be Rich Part 3* (Rancho Cucamonga, CA: North Hill Community Church, February 22, 2015), MP3 file. <http://www.northhills.us/?sermons=how-to-be-rich-part-3>. I discussed affluenza earlier in chapter 2.

the person of Jesus Christ rather than through finances, assets, and other material consumerist endeavors.

Other pastors explored the principles of stewardship and explained how poor money management and debt is a reflection of poor stewardship with the resources God gives people. Pastor Jonathan Bilima in Riverside, CA explained that many people make good money but they do not actually know where they actually spend their money because they are not disciplined enough to track their spending. He asked his congregation, “Do I have a plan for every dollar God has provided for me?”³²⁰ People need to know how every dollar is spent in order to be effective stewards for God. In addition, Pastor Bilima not only challenged his congregation to think about being meticulous with managing the money God has given them but also provided them with some practical tools to assist them. A simple way to manage money was to spend money using cash rather than credit or debit. People needed to create a budget and list out every single expense for the month. After the budget was created each expense line item needed to have a corresponding envelope where the total amount of cash needed for the month was put into an envelope. For example, if the budget for groceries was \$200 for the month, then the grocery envelope needed \$200 cash in it for the month. Pastor Bilima explained that the envelope system not only helped people spend less and get out of debt but it also provided a more effective and efficient way to steward the finances God provided them.

³²⁰ Jonathan Bilima, *I was broke and now I'm not... Part 1* (Riverside, CA: Relevant Church), MP3 Audio File.

Luke Cobrae and Jim Mann also introduced a practical solution to debt elimination: Dave Ramsey. Pastor Cobrae challenged his congregation to read a Dave Ramsey's book in order to get out of debt:

“Go down to Barnes and Noble or go on Amazon.com or wherever else you want to buy a book from and buy Dave Ramsey's *Total Money Makeover*. Now I'm not getting paid by Dave Ramsey to tell you this. I'm telling you that if this works for me, then it works for you. Dave has spent his entire life developing this system. It's a proven system. I've worked it in my own life. I'm not an endorser. I'm just telling you it works and Dave will teach you wise financial stewardship and biblical financial stewardship.”³²¹

Mann also incorporated Dave Ramsey's materials into the life of his church during his sermon series on finances and getting out of debt. At the beginning of each sermon in the series he reiterated the importance of congregants signing up to participate in Dave Ramsey's Financial Peace University at the church. In his sermon on affluenza, Pastor Mann said that people needed to learn how to say “no” to spending more than they make and he explained:

“If you're gonna be good at being rich, the word ‘no’ has to be said from you. And this is one of the reasons why we are offering Financial Peace, the Dave Ramsey thing. This is by far one of the greatest proven tools we are aware of for doing this for ourselves. How we're spending, how we're not spending. You know, how generous we really are versus how generous we think we are. This is one of the best tools to get your priorities right and to say ‘no.’”³²²

Dave Ramsey's FPU is the key that helps people understand the importance of saying “no” to debt. But more importantly he declared, “Dave Ramsey's material is an antidote

³²¹ Cobrae, *Breathing Room Part 5*.

³²² Mann, *How to be Rich Part 3*.

to affluenza.”³²³ Congregants who go through Dave Ramsey’s books and courses will be healed from their disease of affluenza and become generous stewards for the Kingdom of God.

Pastors in the IE used their sermons to introduce the principles of getting out of debt as well as to encourage their congregants to participate Financial Peace University in their church. Many churches hosted FPU small groups where congregants gathered at the church or in someone’s home and watch the DVD’s and complete the workbook. Churches often promoted FPU as a way to connect with other people in the church and participate in the larger body of the community.

Churches used various forms of advertising FPU and encouraging people to sign up. A popular way that churches in the Inland Empire promoted getting out of debt through FPU was through blogs on their websites. Congregants used church blogs to share their stories about getting into debt and how Financial Peace University not only helped them eliminate their debt but also grow their personal relationship with God. They were able to provide stories of encouragement about how God guided them to financial freedom and how great it was to be debt free.

Sandals Church in Riverside, CA had one particular blog that reflects this trend. Aptly titled, “A Failed American Dream,” the entry is written by a married couple in the church named Mindie and Colin.³²⁴ They experienced financial hardship due to spending beyond their means and turned to Financial Peace University to eliminate debt and regain

³²³ Ibid.

³²⁴ Colin Gilland and Mindie Gilland, “A Failed American Dream,” Sandals Church, accessed September 29, 2018. <https://sandalschurch.com/stories/colin-and-mindie-gilliland>.

their financial footing. Colin shared about his challenges with embracing the content in Financial Peace University because they challenged his sense of privacy. Money issues are private and Colin did not want to share his problems with others let admit he had made financial mistakes. However, the couple persevered through their skepticism about the course and they began to “attack” their debt and manage their finances.³²⁵ Mindie concluded their post with a reflection:

“For so long we were slaves to our debt; it felt hopeless. I cannot tell you the amount of burden that has been lifted because we followed these principles. It breaks my heart to watch others do the same. Our ignorance and selfishness almost destroyed us, but God’s grace gave us a second chance.

It has been incredibly hard, but after six years we are finally debt free. We are able to give to others, save for our future and be on the same page in our marriage. There is now joy in our finances. The light at the end of the tunnel isn’t a train anymore, it’s hope.”³²⁶

From Mindie’s perspective of view, debt is a form of bondage that people are enslaved to because of their poor financial choices born out of selfishness and ignorance. People that in debt are controlled by their debt and live under the burdens of trying to manage it. For Mindie and Colin, the only source of freedom was God’s grace through Financial Peace University. They were able to save their money and have hope for the future.³²⁷

Following the FPU course curriculum provided Mindie and Colin a structured plan to eliminate their debt and give them a sense of spiritual meaning that goes beyond money.

³²⁵ Ibid. The word, “attack,” was striking. Debt is not something to be managed. Instead, it needs to be attacked and ultimately eradicated. There is a particular mindset of aggressiveness and efficiency associated with attacking debt rather than managing it.

³²⁶ Ibid.

³²⁷ Placing hope in the future was a common theme that pastors in the IE taught about in their sermons during the recession. See chapter 4 for more details on the relationship between evangelicalism and futurism.

The class positioned them for God to work in the financial aspect of their lives and provide hope in the midst of the pressures of debt.

Other churches recorded church members on video as they shared about their experiences with debt elimination ministries. These videos were used as a creative element during a sermon where the pastor would cut to a video testimony to highlight a point from the sermon. Other churches used the video testimonies as an opening creative element to the sermon. Some churches used social media to post video testimonies as a way to encourage other people to get into Financial Peace University at their local church. There is even an independent Facebook page that is dedicated to Financial Peace University in the Inland Empire. The purpose of the page is to share Dave Ramsey's personal social media posts, provide encouragement to people trying to get out of debt, and provide a platform for people from different churches to share their experiences with Financial Peace University. In addition, the page includes photos of people participating in the program as well as videos of people cutting up their credit cards and throwing the pieces away in the garbage.³²⁸

Evangelicalism's war on debt was not just fought in the IE but around the nation. Debt was more than just about problems with dollars and cents; it was a symptom of deeper issues inside of a person. People must understand their role as stewards for God and find their purpose in the person of Jesus Christ rather than in their material and financial status. Addressing debt after the Great Recession was important for pastors in

³²⁸ Dave Ramsey tells people they need to cut up their credit cards and never use them again. The act of cutting up credit cards during Financial Peace University has become a ritual that participants take very seriously.

the IE and they used sermons, social media, and other creative elements to help their congregants make a choice to get out of debt and live debt free. Dave Ramsey's books and curriculum, particularly Financial Peace University, became a ministry staple in many churches as pastors encouraged their congregations to participate in these courses that help people budget and become debt free.

However, not all pastors and ministry leaders in the IE were completely on board with Dave Ramsey's programs. The next section shares the voices from pastors who experienced challenges with Ramsey's materials and offers a counter-narrative within evangelical pastoral thought and practice of debt management and elimination.

Reflective narratives and the no-debt movement

As I conducted research interviews with pastors and leaders in the IE for this project, some of them referenced Dave Ramsey and explained how their church implemented some form of financial education ministry in order to help their congregations learn how to budget and save as a result of the recession. However, I also observed that their responses offered a counter-narrative to the large number of glowing reviews of Financial Peace University among evangelicals. The narratives of these pastors highlight the reality of a spectrum of thought within evangelicalism regarding Dave Ramsey's teachings as well as different approaches to dealing with personal financial management within evangelicalism in the IE.

Matt was a ministry leader that I interviewed who had an active role in developing a stewardship ministry at his church in the IE. He traveled the country meeting with other church leaders at conferences focused on church stewardship. At these conferences

he learned that the number one position being filled at churches after the recession was stewardship pastors. Evangelical pastors and leaders were consciously building ministries to address the debt issues and financial issues in ways that went beyond the pulpit and pastoral counseling. Stewardship pastors were responsible for providing financial education for their congregants. Stewardship and financial conferences allowed pastors from around the country could come together and discuss financial ministry in new ways.

Matt also explained that another factor that contributed to the rise of stewardship ministries in the US after the recession was the rise of a new generational demographic: Millennials. Millennials are raising families and becoming integral participants in congregations throughout the country. However, their views on life, faith, and money are different from previous generations. Matt highlighted that one thing that Millennials have compared to other generations is a large debt load. School loans, credit cards, and other forms of debt continue to mount for Millennials. Matt also noted that research shows that Millennials are not generous with their finances towards the church. In other words, they do not tithe like those from Generation X or Baby Boomers.³²⁹

Matt also shared his thoughts about curriculum that's used for stewardship and financial education and was candid with me about his views regarding Dave Ramsey's Financial Peace University. He explained:

³²⁹ Kevin Miller explains that Millennials view giving through a different lens than previous generations. They define greatness by serving others in practical ways. Millennials are interested in joining causes and doing things to help others rather than give money towards a cause or movement. Kevin Miller, "Raising Money from Millennials," *Christianity Today* (2013) <https://www.christianitytoday.com/pastors/2013/spring/raising-money-from-millennials.html>

“You know what I have a lot of trouble bringing Dave Ramsey into our church. I went through the program and I know what it is and I know what it isn't. It's not discipleship. And if this was the only thing we are teaching our church we are teaching our people to get out of debt. Whoop-de-doo. What is that? So you can go have experiences, you can go travel, you can um have a better retirement?”³³⁰

Matt's response that debt management is not the same as discipleship is an important remark to analyze. The emphasis of getting out of debt overshadows other more profoundly transformational aspects of the gospel and the formation of a disciple.³³¹ Getting out of debt leads people to be in a financial position to have experiences, travel, or have a better retirement but does not necessarily lead to worldview transformations where people start living differently as followers of Jesus Christ beyond how they spend and save their money. In that sense, Matt seemed to imply that Dave Ramsey was hardly different than Mr. Money Mustache.

Dave Ramsey would probably disagree with Matt's analysis as he explains, “Nothing speaks louder than a transformed life. If you used to be miserable and were under a pile of debt, but now you're debt-free and breathing easier than ever, your friends and family will notice. That testimony is powerful, and it will often bring you a lot of unexpected opportunities to talk to your friends about the change in your life.”³³²

In Ramsey's view, freedom from debt allows a person or family to live differently and positions them to share about their experiences of getting out of debt and how they learned to apply biblical principles about finances into their lives. Getting out of

³³⁰ Matt (Business Owner and Ministry Leader), in discussion with the author, March 27, 2017.

³³¹ Discipleship in this context is based on the definition of disciple (μαθητής) in the New Testament where a person is a disciple who is a learner or follower of Jesus Christ and who learns the doctrines of Scripture and the lifestyle they require. <https://biblehub.com/greek/3101.htm>

³³² Ramsey, *Complete Guide to Money*, 49.

financial bondage allows people to share their testimony, which is a major component of evangelical teachings, and perhaps bridge the conversation into other evangelical points of conversation like salvation in Jesus Christ.

Despite Matt's skepticism about the discipleship component of Dave Ramsey's curriculum he acknowledged how Ramsey's materials could be viewed as radical in light of the consumerist lifestyles in the US:

“Like to me, I don't agree with everything that he says. I don't. But I think what is radical about his teaching is that he goes against the grain when it comes to debt. To be able to live within your means. If you take the big message... I think it's good for anyone whether you're in church or not. And the church somehow... church people... somehow don't see that as a threat because it's not a pastor who's saying it. And then the pastor is not telling them what to do. Because there is something else that's very American about ‘don't tell me what to do.’”³³³

Financial Peace University's emphasis on debt is counter-cultural in the US as many Americans find themselves in huge amounts of debt. The message of living within one's means is not a bad message but it should not be viewed as the same as discipleship. Learning the curriculum is a start for many evangelicals who are grappling with the dualism of American evangelicalism where people struggle to live in the world and not of it as an American consumer. In addition, the no-debt principles are not exclusive to Christians and are good for people both inside and outside the faith. People should be living within their financial means regardless of their religious affiliation.

Matt's statement about how people receive and respond to financial teachings as a reflection of American ideologies about individualism is an important insight on evangelicalism in America as well as in the IE. People do not want to hear their pastors

³³³ Matt (Business Owner and Ministry Leader), in discussion with the author, March 27, 2017.

talk about money from the pulpit. There is a stigma associated with pastors and money in American evangelicalism as well as other branches of Christianity. People do not want to have religious leaders ask for money because it evokes Prosperity Gospel teachings. Dave Ramsey provides people to gain practical budgeting skills without it feeling overtly religious, even though Ramsey's teachings are steeped in biblical and theological discourses.

Although many American evangelicals use Dave Ramsey's materials to learn how to budget and get out of debt, there are critiques about the socio-economic limitations to Ramsey's approach to debt. Ramsey created controversy in 2013 with a blog post that listed 20 habits that rich people do compared to those who are poor.³³⁴ The first habit that Ramsey listed was that 70% of wealthy people eat 300 junk food calories less per day whereas 97% of poor people eat more than 300 junk food calories per day. Another habit that was highlighted in the list was reading. 63% of wealthy people listen to audio books during their commute to work compared to 5% of people who are poor.

People started commenting on Ramsey's post and writing articles in order to share their disagreements with Ramsey's list and his insight about poverty. In regards to the caloric intake habit, one journalist wrote:

"The fact is that junk food tends to be less expensive than fresh produce and organic options. It also takes less time to prepare, which is important for so many working poor who have children while also working multiple jobs. And this doesn't even address the issue of food deserts, which is the term for the concentration of crappy food options (and the marketing that

³³⁴ Dave Ramsey, "20 Things the Rich Do Every Day," Dave Ramsey, accessed October 9, 2018. <http://www.daveramsey.com/blog/20-things-the-rich-do-every-day>.

goes with it) in depressed communities, often with no healthy options within easy access.”³³⁵

Another critic also commented about the eating habits between the rich and the poor.

They argued that, “A poor family may eat more junk food, not because they are lazy and undisciplined, but because they live in an economically disadvantaged, urban setting where health food stores are not as available: a so-called ‘food desert.’”³³⁶ Other critiques focused on the fact that people living in poverty might not be able to afford audio books or even electronic devices to listen to audio books let alone a commute that allows for uninterrupted listening.

Ramsey got so much pushback from his readers and followers about his post that he updated the blog post with further comments to defend the post.³³⁷ He argued:

“If you are broke or poor in the U.S. or a first-world economy, the only variable in the discussion you can personally control is YOU. You can make better choices and have better results. If you believe that our economy and culture in the U.S. are so broken that making better choices does not produce better results, then you have a problem. At that point your liberal ideology has left the Scriptures and your politics have caused you to become a fatalist.”³³⁸

Ramsey denies any sort of systemic injustices in the American economic system (or other first-world economic systems) and argues that poverty is a simple reflection of poor

³³⁵ Christian Piatt, “How Financial Guru Dave Ramsey Missed the Mark,” The Huffington Post, December 9, 2013, accessed September 18, 2018. https://www.huffingtonpost.com/christian-piatt/how-financial-guru-dave-r_b_4400396.html.

³³⁶ Rachel Held Evans, “What Dave Ramsey gets wrong about poverty,” CNN.com, November 30, 2013, accessed October 13, 2018. <http://religion.blogs.cnn.com/2013/11/30/what-dave-ramsey-gets-wrong-about-poverty/comment-page-19/>.

³³⁷ Ramsey wrote an addendum to the blog and said, “There has been so much negative and ignorant response to the above list that I felt I needed to respond and teach; that is what teachers do. So to clear up any confusion from others’ blogs and comments about us, we are adding this commentary to this posting. —Dave.”

³³⁸ Dave Ramsey, “20 Things the Rich Do Every Day,” Dave Ramsey, accessed October 9, 2018. <http://www.daveramsey.com/blog/20-things-the-rich-do-every-day>.

choices by individuals. He also ignores the vast regional and local differences in the United States by simply referring to the entire nation as a “first-world economy.” Unsurprisingly, these comments caused further critique from a spectrum of individuals, including evangelicals who went through Financial Peace University and found it life changing. The critiques focused on Ramsey’s seemingly simplistic view of economics and that poverty is based on individual agency rather than socio-economic circumstances beyond the control of those in the system.

Ramsey’s blog post and some of the critiques of the post are relevant for a couple of reasons. The first reason is that Ramsey’s comments reflect some of the responses I received from pastors in the IE regarding their recollections of how the Great Recession impacted their congregations. Pastors, particularly from middle-class or more affluent communities, highlighted how many of their congregants made poor financial choices that led them to the brink of poverty during the recession. People lived beyond their means and tried to live lifestyles they could not afford. Pastors counseled these individuals to make personal changes in order to find more stable financial ground to stand on. Yet, other pastors from low-income areas of the IE noted how many more factors contributed to poverty during the recession and emphasized the importance of ministry leaders understanding how socio-economics, race, and class shape poverty in their communities.

The second reason Ramsey’s blog post was because it connected to an one particular case study that was presented to me during an interview with Pastor Michael. Michael’s church is located in a lower income area of the IE and he instituted Dave

Ramsey's Financial Peace University in his church. Pastor Michael started off his reflection about the effectiveness of Dave Ramsey at his church:

"I have seen at the poor end of our church the really low end of our church, not a single one of them has stuck with Dave Ramsey or gone through it. That's a whole separate discussion. When I see Dave Ramsey work you see someone that is reasonably together who says we are way deep in debt and we have deep problems and we are never going to get out of this cycle. We need to do something about it. Let's go to Dave Ramsey. It is amazing for them. I mean they cut up their credit cards. They just thrive and do great and it's wonderful. But it doesn't reach this really low end. This is just a theory I've developed after being here for 32 years. They don't have the skills to solve their problem, whether it's the discipline or stick-to-itiveness, and I'm not talking about the homeless - that's a whole different group. I'm just talking about people living in chronic low-income poverty day to day you know, they never seem to thrive and they always need money."³³⁹

Michael observed how many low-income individuals in his congregation seemed to be stuck financially. The church implemented Dave Ramsey's Financial Peace University and hoped that people in lower income households would benefit from it. Yet not a single person from low-income circumstances finished the course. He shared that he went so far as to waive the cost for one couple that could not afford the course and materials. He followed up with them a month later to see how they were doing with the material and he recalled, "they said we watched 2 of those and they said that's just not us and we aren't going to do that."³⁴⁰ The couple did not identify with the material and they just simply stopped participating.

Pastor Michael theorized that the consumer culture in the US made consumption a right. He explained that many congregants struggling with debt or who came to the

³³⁹ Pastor Michael (Pastor), in discussion with the author, June 22, 2017.

³⁴⁰ Ibid. Financial Peace University is DVD based and participants watch a new DVD each week.

church for financial assistance continued to live beyond their means. Congregants continued to attend major league baseball games, purchase iPhones and iPads, and go on vacation even though they could not afford to pay rent or buy groceries for their families. Someone else is supposed to help pay for rent or utilities in order for congregants to consumer entertainment and technology. Consumer entitlement transformed into consumer rights and thus many congregants in Pastor Michael's church continued to struggle financially.

Pastor Michael's recollection about using Financial Peace University in his church that is situated in a low-income community in the IE reveals socio-economic disconnects in the material that critics of Dave Ramsey highlight. Poverty is complex and there are countless factors that contribute to its perpetuation. Dave Ramsey's material speaks to a particular socio-economic demographic that is middle-class and affluent. Ramsey contends that his financial principles and practices are for everyone, particularly anyone living in a first-world economy as he stated in his rebuttal to his blog. However, Pastor Michael and others who live in poorer areas have seen their congregants living in poverty and struggle to engage with Dave Ramsey's materials.

Other pastors in the IE, such as Pastor Harold, recognized that Financial Peace University or any other debt elimination ministry material was not a good fit for the socio-economic demographic of their congregation. Pastor Harold's reflections about the recession were examined in Chapter 3. In addition to sharing about the effects of the recession on his congregation, he also shared about the financial literacy and educational programs that were provided by his church. He explained that there were cultural

components that need to be addressed when implementing financial literacy courses in churches:

“[Financial literacy] was always something we had from day one because again, looking at our cultural context and one of the things I recognized about our cultural context is our people are not always first in money management and finances. We are quick to go to get rich quick schemes, pyramid schemes, I find a lot of our folks get involved in those things because they're thinking and keep thinking the more money I get, the better I am, rather than thinking the way I manage my current income will bring me more income.”³⁴¹

Get rich quick and pyramid schemes were a challenge for Pastor Harold’ congregation.³⁴²

He was contending with a community of poor financial literacy, who believed that more money solves financial problems rather than effective money management regardless of income. Many people in his congregation wanted a quick fix to their financial issues and continued to get into financial trouble seeking solutions that were ultimately scams.

Pastor Harold found this trend problematic as he tried to teach his congregants a different approach that focuses on budgeting as a means of generating more money. In order to help his congregation manage their finances he implemented a financial management curriculum that was developed in-house. The premise of the course was to teach people the importance of budgeting their money and knowing where every cent goes regardless

³⁴¹ Pastor Harold (Pastor), in discussion with the author, August 22, 2017.

³⁴² Edith Ramirez, Maureen K. Ohlhausen, and Terrell McSweeney, “Combating Fraud in African American and Latino Communities,” The Federal Trade Commission, June 15, 2016, accessed October 13, 2018. <https://www.ftc.gov/system/files/documents/reports/combating-fraud-african-american-latino-communities-ftcs-comprehensive-strategic-plan-federal-trade/160615fraudreport.pdf>. The Federal Trade Commission released a report in 2016 that revealed how African American and Latino consumers were more likely to become victims of consumer fraud than non-Hispanic whites. Scams that affected predominately African American and Latino communities focused specifically on debt related issues such as debt relief or mortgage relief.

of income. Managing money through effective budgeting reduces debt and helps people stabilize their finances.

Pastor Harold mentioned Dave Ramsey during our conversation and shared his thoughts about Ramsey's financial curriculum:

"I have one church down by my house and I see the sign periodically with his face on it: Dave Ramsey Financial Freedom. My wife and I researched him and use some of his principles in the program. We use an amalgamation of different resources fit for our people. But I've seen that. And different gurus about financials over the years... I find too it depends on the paradigm of the group that is sponsoring [a Dave Ramsey course] because I think some of it is about the recession and trying to help people and some of it is geared towards prosperity and getting more gain and wealth. And I find that it depends on what the paradigm is or what the focus is and that is what the emphasis of the course is and for us the paradigm is more helping people understand that it's about stewardship. God gives you certain resources and abilities and responsibilities to teach you how to manage and be good stewards of resources. And how you use that determines how he responds to you in terms of your resources. And um I got brothers that I know that use Dave Ramsey because they talk about prosperity."³⁴³

Pastor Harold advocates for the stewardship model for financial planning and budgeting.

God gives people resources and instructs them to take care of the things given to them.

Yet, there is not a consensus among evangelicals about stewardship or finances. The implementation of Dave Ramsey's financial curriculum by different churches was dependent upon their end goal. Some pastors wanted to help their congregations get out of debt and Financial Peace University was a program that could assist in helping people manage their finances and eliminate debt. Other pastors wanted to emphasize the principle of stewardship and used the curriculum to further their congregants' understanding of how to manage the money and assets that God gave them. However, as

³⁴³ Pastor Harold (Pastor), in discussion with the author, August 22, 2017.

Pastor Harold indicated, still other pastors are attracted to Dave Ramsey for prosperity purposes. They believe that the curriculum teaches people to generate wealth in a way that fits within prosperity Gospel teachings that God wants to financially and materially bless people for their faith.

Over the years, Dave Ramsey has received critiques from other leaders within evangelicalism for promoting prosperity gospel teachings. Some argue that Ramsey only focuses on particular biblical texts that support his ideas and omits others that challenge or contradict his teachings.³⁴⁴ One person reflected on a comment Ramsey made to a caller on his radio show where Ramsey told the caller that God wanted them to be wealthy and drive nice cars.³⁴⁵ Another writer declared:

“For Christians, Ramsey’s perceived ‘direct correlation’ between faith and wealth should be more troubling than his other confused correlations, for it flirts with what Christians refer to as the prosperity gospel, the teaching that God rewards faithfulness with wealth.

Ramsey’s particular brand of prosperity gospel elevates the American dream as God’s reward for America’s faithfulness, the spoils of which are readily available to anyone who works hard enough to receive them.”³⁴⁶

Dave Ramsey’s rhetoric about the relationship of faith and wealth were inherently American. It’s not necessarily wealth in terms of strictly vast amounts of money, although this could be part of it. Ramsey also taps into the American mentalities about property ownership, individualism, and comfort. People who are not reaping the spoils of

³⁴⁴ Joe Hamper, “Dave Ramsey has a problem...,” Churchsalt.com, February 26, 2010, accessed October 13, 2018. <https://churchsalt.com/2010/02/28/dave-has-a-problem/>.

³⁴⁵ Micah Cobb, “Dave Ramsey and Rachel Held Evans: Some Thoughts on Their Disagreement,” Thinking and Believing, December 7, 2013, accessed October 13, 2018. <http://micahcobb.com/blog/dave-ramsey-and-rachel-held-evans-some-thoughts-on-their-disagreement/>.

³⁴⁶ Evans, “What Dave Ramsey Gets Wrong About Poverty.”

the American Dream simply need to work harder in order to achieve financial prosperity and experience the fulfillment of laissez-faire economics.

Analysis and conclusion

This chapter examined how pastors used evangelical financial educational curriculum in their sermons and in small group curriculum that focused on biblical interpretations of debt to change the worldview of their congregants about a person's relationship to money and introduce the concept of evangelical stewardship during the recession. It furthered the exploration of pastoral efforts to change worldviews through debt elimination and the introduction of financial based religious education into their churches. Ganzevoort argues that religious education "shares the stories of a tradition to help new generations build a repertoire of potentially meaningful narratives."³⁴⁷

Evangelical pastors use religious education to help congregants connect their personal narratives with biblical ones to interpret and understand their lives. Religious education that focuses on finance and debt elimination creates new narratives within evangelical traditions and also reinforces older ones. Ministries like Crown Financial or Dave Ramsey's Financial Peace University are rooted in the classic economic premise in America that dated back to the colonial period where debt was viewed as problematic because the debtor is in bondage to the lender. It is understandable that people can make the connections between evangelical faith and classic American debt aversion through these educational ministries and thus create or reinforce the relationship between American ideas of wealth, finance, economics, religion, and theology.

³⁴⁷ Ganzevoort, 214.

No-debt curriculum also reveals evangelical pastoral efforts to transform the worldviews of congregants. Hiebert's argues that, "Paradigm or worldview shifts take place when there is a radical reorganization in the internal configurations of the worldview itself to reduce the tensions between surface culture and the worldview."³⁴⁸ The recession caused tensions between the culture of debt consumerism and the reality of a failing economy. Dave Ramsey's Financial Peace University provided people with a way to resolve the tension by helping people eliminate debt, live within their financial means, and build wealth, while living in a consumer driven economy.

Examining narratives from pastors in the IE in the forms of their sermons and interviews reveals how they tried to navigate living a life based on biblical interpretations of generosity, while living in an individualistic and consumer driven world. Dave Ramsey's FPU curriculum became extremely popular throughout the country and specifically in the Inland Empire after the recession. Pastors encouraged their congregants to participate in FPU in order to learn how to get out of debt and generate wealth. However, despite the popularity of Ramsey's programs and books, there were also evangelical leaders in the IE who were skeptical of Ramsey's materials. The skeptics and dissenters of Dave Ramsey reveal the spectrum of belief and practice among evangelicals in America regarding stewardship and prosperity teachings, particularly within the spectrum of socio-economics and race.

Over the years I've observed the rise in popularity of no-debt movements in the US, particularly Dave Ramsey's Financial Peace University curriculum as well as his

³⁴⁸ Hiebert, *Transforming Worldview*, 319-320.

other books. I understand the appeal of the practical applications of budgeting and eliminating debt in Ramsey's books and seminars. However, I sensed that there was something else beyond the pragmatism that motivated people to jump into Financial Peace University, particularly after the recession. The narratives from pastors serving in middle-class and affluent communities in the IE in chapter 2 focused on the sense of loss that congregants experienced as a result of the economic collapse. These narratives reminded me of Dave Ramsey's testimony about how he lost all of his wealth and then was able to regain it through the development of his curriculum.

Ramsey's curriculum allows people to figure out ways to not only learn how to budget but it also provides solutions for people to regain what they've lost financially. Ramsey's rhetoric in his materials, including his blogs, is tailored for a middle-class and affluent demographic that have the means to not only pay off their debts but also generate wealth in the future. In addition, Dave Ramsey markets himself as a businessman and not as a ministry leader or pastor. Middle-class and affluent evangelicals feel comfortable with Ramsey's approach to finance. I am reminded of what Pastor Steve shared when he said that people seeking financial assistance felt more comfortable asking for help at the church rather than from the government. Receiving money from the church was viewed as ministry and not as welfare. In the same way, Dave Ramsey does not feel like "church" but feels professional with some Bible mixed in. Ramsey's professionalism in his curriculum promotes a sense of expertise and familiarity to those who can culturally connect to suburban middle-class or affluent culture.

Pastors ministering in lower income or minority communities in the IE shared different experiences and thoughts regarding Dave Ramsey and no-debt ministries compared to pastors from other socio-economic areas of the region. It was hard for congregants in low-income communities to engage with Ramsey's material. Dave Ramsey was for other people, but not for those with limited means. First off there, there is a financial cost to take FPU. That becomes a barrier to people who do not have the financial means to spend on the curriculum. In addition, there is not an attraction to regaining what was lost during the recession when some people do not have much to lose in the first place. Ramsey's message also did not connect with Pastor Harold's African-American congregation and thus they ended up developing their own curriculum for financial management. As Pastor Harold interpreted Ramsey as leaning toward prosperity teachings and acknowledged that some pastors use Financial Peace University as a means to promote the prosperity gospel.

The sermons and interview narratives on debt elimination ministries also demonstrates what David A. Sims calls transcendent or spiritual life and cosmological or material life within American evangelicalism:

“The grand narrative of Jesus and the gospel may provide American Evangelicals with answers to eternal life (the transcendent or spiritual), while the fundamental myth of ever-expanding prosperity provides answers to temporal life (the cosmological or material). The economic dimension of contemporary Evangelical life in the United States is thoroughly infused with concerns for material comfort, happiness and security that have all the trappings of cosmological religious expression.”³⁴⁹

³⁴⁹ Sims, David A., *The Child in American Evangelicalism and the Problem of Affluence: A Theological Anthropology of the Affluent American-Evangelical Child in Late Modernity* (New York: Pickwick Publications), 268-269.

Sims contends that affluence is the ultimate concern with cosmological life in American evangelicalism and explains that, “The economic dimension of contemporary Evangelical life in the United States is thoroughly infused with concerns for material comfort, happiness and security that have all the trappings of cosmological religious expression.”³⁵⁰ Sims argues that these two dimensions of evangelical religion are dually experienced and that they almost parallel each other.

The no-debt movement in American evangelicalism is an effort to take these two separate experiences and integrate them into one unified experience. Getting out of debt allows evangelicals to generate financial wealth that they can use for their own purposes and also be in a position to generously contribute to building God’s kingdom. Dave Ramsey, Crown Financial Ministries, and Pastor Robert Morris fuse together cosmological and transcendental religious beliefs through theologizing budget methodology and debt elimination practices.

Pastors in the IE also sought to transform how their congregants thought about material and transcendental aspects of religion. Whether they used Dave Ramsey’s materials or their own version of no-debt curriculum, pastors wanted to help their congregants understand the spiritual aspects of materiality. Pastors articulated that debt is a symptom of deeper issues of the heart in the believer. Believers may be afflicted by affluenza, while others may be struggling to find their purpose and use material

³⁵⁰ Ibid., 268-269. Sims explains that evangelicals with unrivaled enthusiasm celebrate consumer holidays like Thanksgiving and Christmas, while simultaneously celebrating the spiritual religious components of the holidays.

consumption to fill the gap in their lives. When congregants submit their finances to the Lord, get out of debt, and live within their financial means they are in a position to generously give their wealth away and use their resources to further build God's kingdom on earth.

Chapter 6 – Conclusion: Looking back and looking forward

The Great Recession ushered in a season of economic uncertainty in the US that had not been seen since the Great Depression. It altered the landscape of suburban America as more people living in the suburbs experienced poverty than ever before.³⁵¹ Some regions of the country were affected more than others. The Inland Empire region of Southern California was one area that was particularly hit hard by the recession.

People throughout the Inland Empire sought financial assistance from various agencies and government programs in order to financially survive and weather the economic storm. Evangelicals in the region turned to their churches for guidance and financial assistance during the recession. Suburban evangelical pastors in the IE saw increases in financial support requests from congregants. Pastors recognized that many of their congregants were living beyond their financial means.

Some IE evangelicals had purchased homes, cars, and other luxury items that they could not afford. As the housing bubble burst and as unemployment skyrocketed, many congregants found themselves trapped in large amounts of debt with little to no income. However, rather than downsizing their lifestyles in order to adjust to the new economic realities, many congregants demanded that their pastors or churches help bail them out and pay for mortgages, car payments, and other expenses. Many pastors realized that many congregant responses of entitlement and false expectations were symptomatic of deeper issues of the individual and the culture they were living in. Congregant requests reflects David Wells' argument that "...consumerism, with all of the appetites for

³⁵¹ Elizabeth Kneebone and Alan Berube, *Confronting Suburban Poverty in America* (Washington D.C.: Brookings Institution Press, 2013), 2.

purchase, ownership, and power that go with it, has become indistinguishable from the practice of evangelical faith in many of its far-flung enterprises.”³⁵²

Pastors met with countless congregants that were struggling with balancing their personal faith and living in a consumer and individualistic culture. Many congregants, particularly from more middle-class and affluent backgrounds, had a hard time wrapping their minds around the possibility of downsizing financially and materially and trusting that God was present and working in their lives through their challenging circumstances.

This dissertation demonstrated how evangelical pastors in the Inland Empire addressed the disrupted socio-economic worldviews of their congregants as a result of the Great Recession. Pastors and leaders tackled the various needs during the Great Recession as well as in the aftermath during the recovery period following the recession. Pastors used pastoral care, sermons, and religious education as means to transform congregant worldviews away from consumerism that are grounded in suburban narratives about the American Dream and reorient them towards an economic and financial worldview rooted in the biblical concept of stewardship and generosity. These efforts revealed how evangelical pastors in the IE tried to make sense of the economic crash. Evangelical congregants made bad financial choices leading up to the recession but those poor choices were often a symptom of their broken worldview.

Congregants believed that they had value because of their socio-economic status, their occupation, or their financial and material assets. The recession upended this perception and pastors worked to correct misguided worldviews. Pastors used pastoral

³⁵² David Wells, *God in the Wasteland* (Grand Rapids: Eerdmans, 1994), 27.

counseling, sermons, and educational instruction to tell people that they had intrinsic value because they are in the image of God. God blesses people with resources and skills and wants them to use them to build his kingdom on Earth. Christian believers that recognize and live out of this worldview are blessed even more with more resources to give away and use to further God's work on Earth.

Chapter 1 introduced the theory of worldview transformation and narrative methodology I used to explore pastoral responses to the recession. Paul Hiebert's defines worldview as "the foundational cognitive, affective, and evaluative assumptions and frameworks a group of people makes about the nature of reality which they use to order their lives."³⁵³ Collectively, worldviews shape culture and help to define normative values and behaviors. These worldviews help people to address philosophical questions about reality, provides people with emotional security, and organizes ideas and experiences into a unified system of reality.

However, worldviews are not static and they have the ability to change. Hiebert explains, "Normal change occurs when changes on the level of conscious beliefs and practices over time infiltrate and bring about change at the worldview level. Paradigm or worldview shifts take place when there is a radical reorganization in the internal configurations of the worldview itself to reduce the tensions between surface culture and the worldview."³⁵⁴ Hiebert also explains worldview transformation takes place when people step outside of their own culture and evaluate their culture from the outside in a more objective (although never fully objective) perspective. He argues that this exercise

³⁵³ Hiebert, *Transforming Worldviews*, 25.

³⁵⁴ *Ibid.*, 319-320.

is a challenging endeavor that takes time as well as a concerted effort. Hiebert also argues that transformation of worldviews can take place through the creation and enactment of living rituals.³⁵⁵

Rituals create meaning through signs and action and communicate deep beliefs and values about a person or culture. Individuals adopting new worldviews incorporate new rituals in order to facilitate a change in their perspective. Hiebert's theory also posits that worldviews consist of a combination of different experiences and perceptions that meld together in different ways. Many evangelicals in the US have created a worldview that reflects a bricolage of neo-liberal economic views, evangelical biblical hermeneutics, and American consumerism. The bricolage nature of evangelical identity also meant that addressing the Recession required a varied and diverse response, from middle class congregations, lower class congregations, sermons urging the rethinking of assumptions about the relationship between people and money, as well as relying on parachurch materials to promote ideas that pastors could not do directly.

Chapter 1 also introduced R. Ruard Ganzevoort's approach to examining narratives. This approach in religious studies views narratives as "all forms of representation of real or fictional situations in a time sequence. This sequence connects events into patterns of causality, desirability, development, and meaning."³⁵⁶ Narratives are constructed recollections where the narrators actively choose to include or exclude certain details, while trying to articulate it in a particular way in order to communicate a

³⁵⁵ Ibid., 322.

³⁵⁶ R. Ruard Ganzevoort, "Narrative Approaches," *Wiley-Blackwell Companion to Practical Theology* ed. B. Miller-McLemore (Chichester: Wiley-Blackwell, 2001), 214-223.

particular idea to an audience. Ganzevoort's narrative approach uses personal recollections, sermons, and religious education as narrative forms. Analyzing pastoral narratives through personal historical reflections, sermons, and religious education highlights the perceived tension between a selfless faith and selfish consumer culture that many evangelicals live within and provides insight on how pastors minister to that tension in a variety of socio-economic contexts.

Chapter 2 explored how pastors ministered in middle-class and more affluent communities and worked with congregants who lost their jobs, homes, cars, and other assets as a result of the recession. The recollections of pastors demonstrate how they had to address the tension between personal faith and individual consumerism. Congregants affected by the recession came to their local churches looking for financial assistance and counseling. Pastors recalled that congregants preferred coming to their church for assistance because it felt like ministry compared to government welfare.

When they came, congregants shared their fears about losing their jobs, finances, and homes. Some of them demanded that the church pay their mortgages and car payments in order to maintain their lifestyles. Other congregants expressed their disappointments of not being able to be a provider for their family. The anger and the frustration that was projected at pastors during the recession reveals how many congregants were dealing with affluenza where they were burdened by excessive debt and the anxiety around the financial stress.³⁵⁷ Congregants were overwhelmed with their financial and economic circumstances as they walked into their churches. Pastors also

³⁵⁷ John de Graaf, David Wann, and Thomas H. Naylor, *Affluenza: How Overconsumption is Killing Us – And How We Can Fight Back* 3rd Edition (Oakland: Berrett-Koehler Publishers, Inc., 2014).

had to evaluate their definition of poverty, as they had to determine the criteria between the wants and needs of people requesting assistance.

Pastors in middle-class and affluent congregations also helped their congregants to understand that there were internal heart issues that were coupled with the financial pressures they were facing. The anger, frustration, and sadness demonstrated by congregants asking for assistance reflected how disconnected they were from God. Rather than trusting God to provide for them and resting in the knowledge that God would not let them down, congregants wondered how they were going to survive the crisis and maintain their lifestyle. This led some pastors to conclude that their congregants were too focused on their identity in their affluence and socio-economic status rather than having their identity bound to the person of Jesus Christ.

Chapter 3 offered a counter-narrative to Chapter 2 by exploring lower-income and racial minority pastoral experiences. Pastors that ministered in lower-income congregations and homeless populations experienced the recession differently compared to pastors in middle-class or affluent congregations. Race, immigration, and gentrification were topics of reflection as they shared how their churches were impacted by the recession. They noted how many congregants did not want to get out of poverty compared to affluent or middle-class congregants that had no desire to stay in a place of financial hardship. Middle-class and affluent congregants wanted to rise out of their situation and reclaim what they had lost. Congregants living in poverty had nothing to lose, little to gain, and thus did not have the urgency to change their circumstances. Pastors ministering in low-income congregations shared their efforts to empower their

congregants and help them become financially stable. However, there were challenges getting congregants to change their worldviews of their financial and economic situations.

In addition to lower-income suburban communities, the IE also had a large homeless population. Pastors who ministered to the homeless discussed the need for evangelicals to change their ministry efforts towards homeless populations. Some felt that a church plant was needed in the homeless community since many homeless individuals are reticent to walk through the doors of a church.³⁵⁸ Ministry to homeless populations needed to focus on developing relationships with them and listening to their stories in addition to caring for their physical needs.

Chapter 4 analyzed sermons that were preached by evangelical pastors in the IE during the recession. The sermons addressed the state of the economy, finances, and money as well as acknowledging the hardships that many congregants experienced during the recession. Fear was a popular topic that pastors addressed from the pulpit as many congregants were losing their jobs, homes, cars, savings, and other assets due to the failing economy. Other fears were connected with a lack of financial funds and pastors acknowledged that many people were afraid of being unable to provide for themselves or their families.

Pastors also frequently explained that people were created in God's image and were ultimately created to be God's stewards of his creation. People are stewards whether they want to be or not since it is a state of being and not an action. Evangelical

³⁵⁸ A church plant is where an established church commissions some leaders and congregants to establish a new church in the community.

pastors used their sermons to reframe personhood and challenged how people constructed individual value through their private property, personal aptitude and abilities, and formal education. They contended that people were delusional if they believed they were responsible for their own success and pastors argued that God gave people the resources for success in order that they might use them to build the Kingdom of God.

Pastors also addressed how people understood their relationship with materiality. Many sermons warned of the different illusions that people bought into regarding money. Money should be viewed as tools that can be used to build the Kingdom of God on earth rather than currency to purchase goods and services.

Other pastors shared that the value of money, wealth, and credit are illusions. People need to understand that the valuation of money is a construct of those in power. Instead of putting faith in cash or banks, people need to put their faith in God and trust him with their finances regardless of the economic climate. Pastors also used their sermons to provided new language for monetary and material goods reframed notions of sacred materiality. In this view, money is sacred because it belongs to God and is a tool to build God's kingdom rather than having the power to purchase things.

Pastors also warned against or mocked prosperity gospel teachings during their sermons. Pastors warned their congregants against asking God for wealth or provision outside of helping other people or putting money back into the church. They taught that Christians are not to be reservoirs with their resources by hoarding them for their own purposes; instead, they need to be conduits for the resources that God's given them and give them away in order to bless other people. In this, the prosperity model was

diametrically opposed to another model, the stewardship model that most IE pastors preferred.

Chapter 4 also examined pastoral rhetoric on tithing in the midst of the recession as part of this larger stewardship worldview. They explained that they understood how many congregants were fearful about tithing from what little income they had available. The pastors exhorted them to trust God and believe he would provide for their needs if they were faithful in their financial offerings to the Lord. A number of pastors referenced the concept of stewardship when they taught on tithing. They explained that giving a tithe or offering during the economic downturn should not be challenging since their money actually belongs to God and not them. Congregants simply have to manage what God gave them. When they are obedient to God there should be no fear of loss or lack since it was never their resources to begin with.

Chapter 4 not only demonstrates how rhetoric is used to deconstruct and construct evangelical identity around stewardship but also contributes to the historical analysis of the region through providing narrative glimpses into how the recession affected different communities. Pastors shared about the hardships that many congregants faced as they lost their jobs, homes, savings, and other assets. The pastors used their authority and their platform to encourage their congregants and give them hope as they struggled financially during the economic downturn.

Chapter 5 analyzed evangelical pastoral efforts in the IE to change worldviews about the relationship of finance and faith through educational sermons on debt elimination and the introduction of financial based religious education into their

churches. Crown Financial and Dave Ramsey's Financial Peace University provided debt elimination curriculum for evangelicals. The philosophy of the curriculum was based on classic economic premises in America where debt is viewed as problematic because the debtor is in bondage to the lender. The narratives of pastors through their sermons, interviews, and financial educational materials reveals how evangelicals tried to navigate living a life based on biblical interpretations of generosity, while living in a individualistic and consumer driven world.

Dave Ramsey's financial curriculum was popular in the Inland Empire after the recession. Pastors encouraged their congregations to take a Financial Peace University course so they could learn how to get out of debt. Yet, despite the popularity of Dave Ramsey's programs and books, there were some evangelical leaders in the IE who expressed skepticism of Ramsey's program. Reticence towards the material was based on their suspicions that Financial Peace University was propagating a new type of prosperity gospel through debt elimination. Others did not believe that the principles in the material were as universal as Ramsey promoted. The narratives reflected a broader spectrum of belief and practice among evangelicals in America in regards to neo-liberal economics and views on debt and poverty.

Contributions to scholarship

This research contributes to the growing body of historical anthropological work in Christianity and particularly evangelicalism. Pastoral reflections on the recession, their sermons, and the implementation of no-debt religious education reveal how evangelicals articulate and interpret their relationship to materiality, particularly money.

Omri Elisha states, “In a evangelical worldview, material prosperity is at best a mixed blessing... materialism leads Christians to become complacent and spiritually indifferent and distracts them from the theme of radical sacrifice...”³⁵⁹ Pastors in the IE certainly reflected Elisha’s research and taught their congregants to be mindful of how they perceived materialism and consumerism in light of their faith. Materialism can be a good thing if it is stewarded according to God’s Word and used to build the Kingdom of God. However, materialism could also lead to selfish desires and numb evangelicals to the needs of other people.

Caitlin Zaloom, an anthropologist of evangelicalism in the US, connects with Elisha’s work on the mixed views of materialism by evangelicals by arguing that evangelical pastors teach their congregants how “to be in the world, but not of it” through financial religious education that focuses on budgeting.³⁶⁰ Zaloom’s research on evangelical personal budgeting philosophies and techniques reveals how personal budgets reflect a “double form” that allows users “to respond simultaneously to two conflicting sets of ethical commitments: those drawn from the Bible and those drawn from the marketplace.”³⁶¹ The goal of a personal budget is to honor God and reflect a heart of stewardship. Budgets that are created to position the evangelical to financially bless others and support the Kingdom of God successfully allows them to be in the world but not of it.

³⁵⁹ Omri Elisha, “Sins of our soccer moms: Servant evangelism and the spiritual injuries of class,” *Local Actions: Cultural Activism, Power, and Public Life in America*.” Eds. Melissa Checker and Maggie Fishman (New York: Columbia University Press, 2004), 138.

³⁶⁰ Caitlin Zaloom, “The evangelical financial ethic: Doubled forms and the search for God in the economic world,” *American Ethnologist* 43, no. 2 (2016): 328.

³⁶¹ *Ibid.*, 326.

Elisha and Zaloom's research is beneficial to understanding the logics and practices of materiality and wealth amongst middle-class, affluent, and suburban evangelicals. My research is situated within this body of research and provides another example of how pastors reinforced these ideas through pastoral counseling, sermons, and education. However, my research stepped outside of the assumed consistency of middle-class and affluent socio-economic status. It explored how the Great Recession created unintentional downward mobility, generated fear and shame among those who lost their financial security, and struggled to understand how God was at work in the midst of their financial hardship.

Pastors encountered a variety of experiences from their congregants as they lost their jobs, homes, savings, and other assets. The failing economy challenged suburban evangelical perceptions of human value and socio-economic status as it related to wealth, occupation, gender, and race, particularly in middle-class and affluent communities. Pastors helped people develop different perspectives on their circumstances and they encouraged congregants to view the hardships as an opportunity to deepen and strengthen their relationships with God. A person's value is not determined by their bank accounts, jobs, assets, or anything else materially or financially but instead is determined by their intrinsic value of being created in God's image. Money, status, and power were false fulfillments that were unable to compare to the fulfillment found in God.

Pastors also attempted to reframe the relationship between materiality and people through pastoral counseling, sermons, and education. Existing discourses, such as

stewardship, were rediscovered, strengthened and popularized during the recession. People were not owners of anything but were stewards or managers over what God provided to them. Ideas about private property, individualism, and success were challenged as pastors exhorted their congregants to become more generous with the money and resources God has given them. The rise in popularity of the no-debt ministries, particularly Dave Ramsey's Financial Peace University, reveals efforts by evangelicals to see themselves as stewards and put themselves in a position to generate wealth in order to generously bless others in order to build God's Kingdom.

This study also contributes to American evangelical history by providing voices that have been lacking in the field. Many histories of evangelicalism focus on mega-church ministries and pastors who are nationally recognized. Pastors in the IE represent a variety of evangelical denominations, church sizes, and demographics. Narratives from pastors in middle-class and affluent areas of the region shared about their experiences and the challenges they faced as their congregations adjusted to economic pressures they had not previously experienced. Pastors ministering in lower-income and homeless populations provided counter-narratives to middle-class and affluent narratives as they addressed issues of race, class, and gentrification in addition to the physical needs of poverty.³⁶²

³⁶² Brian Hennigan and Gretchen Purser, "Jobless and Godless: Religious neoliberalism and the project of evangelizing employability in the US," *Ethnography* 19, no. 1 (2018): 88. Hennigan and Purser highlight how works that focus on evangelicalism and neoliberal economics in the US tend to research how middle-class and affluent evangelicals work to justify and maintain relationships between personal faith and neoliberal economics. The authors argue that less attention is paid to the poor in these studies. This dissertation provided voices from pastors and leaders working with low-income and homeless individuals and revealed how those experiences were different from other pastoral experiences and yet were also situated within the spectrum of practice and belief of evangelicalism in the US.

In addition to the historical and anthropological contributions, this research also provides new insights into the field of economics and urban studies of religion. The rise in suburban poverty in the US is a recent phenomenon and my dissertation provides a glimpse at the intersection between suburban poverty and evangelical faith in a particular location at a particular time. Many affluent and middle-class evangelicals sought financial assistance and counseling from their pastors for the first time in their lives. They experienced poverty and the hardships associated with it as they grappled with the new economic realities facing the nation.

They created new narratives through a variety of media, and this dissertation has examined two of the most common: sermons and education. These new narratives grounded new identities and tried to create a counter-cultural voice, whether it was prosperity themed, urging hope in a hopeless world, or more commonly, stewardship-themed, urging fiscal discipline and self-worth apart from money, with money to be used as a tool for the kingdom of God.

Looking ahead

As the Great Recession gets smaller in the rearview mirror of life for many Americans, there is a sense of economic optimism as the current economy continues to thrive. As of the conclusion of 2018 and the beginning of 2019, the economy is experiencing rapid growth. Financial stocks registered their highest valuations in history

in 2018.³⁶³ In the IE, unemployment is down and housing valuations continue to rise.³⁶⁴ Yet, despite the tremendous growth of the economy in the US, the Great Recession still looms as an economic specter over the imaginations of many Americans. Karlyn Bowman, a senior fellow at the American Enterprise Institute, conducted research on the effects of the recession on Americans ten years later and she concluded that, “The 2008 crash profoundly affected people’s views of Wall Street, the economy, and their family’s prospects” and “there has been only a small recovery in the major confidence-in-institutions indicators, and most Americans do not feel the economic system is more secure today than it was before the financial crisis.”³⁶⁵

People are still wary from the Great Recession and the effects of it shape their economic outlooks for the future. Their fear of the recession is supported by economic reports that reveal the US economy being significantly smaller based on pre-recession growth trends.³⁶⁶ Minorities in the US also expressed how the Great Recession continues

³⁶³ Paul R. LaMonica, “Apple Reaches \$1,000,000,000 Valuation,” Cnn.com, August 2, 2018, accessed October 23, 2018. <https://money.cnn.com/2018/08/02/investing/apple-one-trillion-market-value/index.html>. In August 2018, Apple became the first publically traded company to reach a trillion dollar valuation.

³⁶⁴ Robert Kleinhenz, “Housing in the Inland Empire: Where it’s been and where it’s going,” UC Riverside School of Business, May 2018, accessed November 2, 2018. <https://ucreeconomicforecast.org/wp-content/uploads/2018/05/HousingintheInlandEmpire-May2018-5.pdf>.

³⁶⁵ Karlyn Bowman, “Public opinion 10 years after the financial crash,” AEI, September 10, 2018, accessed October 23, 2018. <http://www.aei.org/publication/public-opinion-10-years-after-the-financial-crash/>.

³⁶⁶ Regis Barnichon, Christian Matthes, and Alexander Ziegenbein “FRBSF Economic Letter: The Financial Crisis at 10: Will We Ever Recover?,” August 13, 2018. <https://www.frbsf.org/economic-research/publications/economic-letter/2018/august/financial-crisis-at-10-years-will-we-ever-recover/>

to loom in their minds ten years later. One study revealed how minority communities are more anxious of another recession compared to white communities.³⁶⁷

Interpreters of the data explain that the Great Recession hit minority communities, particularly African-Americans, harder than other communities. Many African-Americans are still experiencing residual effects of the recession and those lingering effects continue to fuel fears of another recession.³⁶⁸ The reality is that all economies are cyclical and it's not a matter of *if*, but rather *when* another recession will occur. Geoff Colvin, editor-at-large for *Fortune*, stated, "A significant slowdown or even recession is coming sooner or later, and it's probably coming sooner than you think... It always does."³⁶⁹ A former city official from the IE explained that most people do not understand the long-term impact of the recession on the Inland Empire and the rest of California, particularly as it relates to the oversaturated pension system in the state.³⁷⁰ When there is no funding for pensions to retirees who depend on them, the economy may crash and have significant long-term effects on people throughout California.

However, the long-term effects of the recession remain to be seen in the Inland Empire and throughout the country. However, the infrastructures of pension and retirement plans for city, county, and state agencies are not able to sustain themselves and

³⁶⁷ Sarah Menendez and Marketplace Staff, "African-Americans, women and millennials have more economic anxiety than the rest of the country," Marketplace, March 7, 2018, accessed May 1, 2018. <https://www.marketplace.org/2018/03/07/economy/african-americans-women-and-millennials-have-more-economic-anxiety-rest-country>.

³⁶⁸ Erika Beras, "For African-Americans, a fear of recession," Marketplace, October 18, 2018, accessed October 23, 2018. <https://www.marketplace.org/2018/10/18/economy/african-americans-fear-recession>

³⁶⁹ Geoff Colvin, "The End is Near for the Economic Boom," Forbes, July 19, 2018, accessed October 23, 2018. <http://fortune.com/longform/economic-expansion-end-is-near/>.

³⁷⁰ Jim (Former city official and ministry leader), in discussion with the author, December 1, 2016.

it could be a catastrophic intersection as boomers begin to retire in larger numbers, while another recession is slated to hit the nation within the next decade.

So what does an uncertain and possibly bleak economic forecast mean for evangelical pastors in the Inland Empire? Some are challenging their congregations to remember the recession and learn from their experiences. At the beginning of 2018, Pastor Dan Carroll from Fontana, CA taught a series of sermons on the importance of biblical perspectives about money and how improper perspectives of money got many people into trouble during the recession. He explained, “Many of us didn’t know we were doing anything wrong until 2008 rolled around and the economy went sideways for 4 years... and we lost our cars or homes or jobs... that changes perspective...”³⁷¹ The recession changed how people viewed money, careers, and personal values and challenged how people relate to their wealth and assets. Pastors articulate a hope that congregants learned from their experiences during the recession and that people would learn from them and be ready for the next economic downturn.

No-debt innovators and leaders like Dave Ramsey challenge individual evangelicals to “recession-proof yourself” by creating emergency funds and pay off debt.³⁷² In addition, Ramsey contends that recession proofing entails the cessation of listening to the media talk about the highs and lows the economy: “Don’t let the talking heads on the nightly news make you emotional and cause you to freak out about the economy. If you let your emotions dictate your actions, you’re going to be broke your

³⁷¹ Dan Carroll, *Perspectives Part 1* (Fontana, CA: Water of Life Community Church, January 21, 2018), sermon notes.

³⁷² “Recession-proof yourself,” Dave Ramsey, accessed November 2, 2018. <https://www.daveramsey.com/blog/recession-proof-yourself>.

whole life.’’³⁷³ Emotions and finances do not mix. Saving enough money and getting rid of all financial debts will keep people secure during the next recession.

Churches as organizations are also encouraged to pay off all of their debts in order to be in stronger financial shape as well as to be prepared when another recession arrives. Dave Ramsey has capitalized on this wave of no-debt churches with the launch of his Momentum program. Momentum is designed to help pastors and church leaders shift the worldviews of their congregation regarding generosity and finances. It uses Financial Peace University curriculum to help people start the no-debt journey and then builds on it with other resources to help change the culture of a local church. In addition, Momentum is designed to help churches get out of debt. Ramsey declares, “The stability and strength of a church is undermined by a foundation of debt. A church with debt is just one major crisis away from being forced to close.”³⁷⁴ A church that does not have debts, conversely, is recession-proof and can weather economic downturns since they are in a stable financial position. As of 2019, churches in the IE are preparing to participate in the launch of Dave Ramsey’s Momentum program. The goal is to have individuals and churches in strong financial shape and to be able to not only survive but also thrive in any economic environment.

As the years pass and the Great Recession becomes further away in the rear view mirror of history, it is important to recognize the realities of how cyclical the American economy is and acknowledge that the US is closer to another major economic recession

³⁷³ Ibid.

³⁷⁴ “Momentum Frequently Asked Questions,” Daveramsey.com, accessed October 9, 2018., <https://www.daveramsey.com/momentum/faq>.

with each passing day. The next economic downturn will reveal whether pastoral and ministry efforts during and after the Great Recession were effective in reframing worldviews about consumerism, personal finances, and economics. Conversely, it will also reveal if evangelical Christians financially recession-proofed themselves after their participation in pastoral care, sermons, and education on how to get out of debt and build wealth.

Appendix A – List of Sermons

	Church	City	Speaker	Date	Title of Sermon	Source
1	Victory Outreach Chino	Chino, CA	Sonny Arguinzoni	9/3/10	Highway 7 Part 1	https://www.youtube.com/watch?v=lZxHrDFhexc
2	Calvary Chapel Chino Hills	Chino Hills, CA	Jack Hibbs	9/21/08	What's In Your Wallet Part 1	Audio MP3
3	Calvary Christian Fellowship	Colton, CA	Frank Sanchez	6/6/10	Fasting and Finances	http://fsbiblethoughts.blogspot.com/2010/06/sunday-morning-service_07.html
4	Next Dimension Destiny Church	Fontana, CA	Joel McCleod	3/9/10	In Pursuit of Destiny	https://www.youtube.com/watch?v=LoP_yhNEIDg
5	Water of Life Community Church	Fontana, CA	Dan Carroll	1/21/18	Perspectives Part 1	Audio MP3
6	Water of Life Community Church	Fontana, CA	Bayless Conley	10/2009	Water of Life Men's Breakfast	Audio MP3
7	Saddleback Church	Lake Forest, CA	Rick Warren	1/11/09	What Will Heal America	Transcription
8	Saddleback Church	Lake Forest, CA	Rick Warren	1/25/09	A Prayer for Our Nation: Recession or Revival	Transcription

9	Grace Bible Church	Menifee, CA	Tim Lovegrove	12/28/08	A New Year Without Fear	Audio MP3
10	Grace Fellowship Church	Norco, CA	Vernie Fletcher	10/5/08	Reality Check	http://www.racenorco.org/messages/reality-check/
11	Grace Fellowship Church	Norco, CA	Vernie Fletcher	4/5/19	What Do You Owe?	http://www.racenorco.org/messages/what-do-you-owe/
12	Grace Fellowship Church	Norco, CA	Vernie Fletcher	9/4/11	Attitude of Gratitude	http://www.racenorco.org/messages/attitude-of-gratitude/
13	Grace Fellowship Church	Norco, CA	Vernie Fletcher	8/28/11	Giving	http://www.racenorco.org/messages/attitude-of-gratitude/
14	Grace Fellowship Church	Norco, CA	Vernie Fletcher	8/21/11	Stewardship	http://www.racenorco.org/messages/attitude-of-gratitude/
15	Grace Fellowship Church	Norco, CA	Vernie Fletcher	8/14/11	Management	http://www.racenorco.org/messages/attitude-of-gratitude/
16	Calvary Chapel Ontario	Ontario, CA	Mike Urcioli	7/4/05	Matthew Chapter 6:19-34	Audio MP3
17	Shield of Faith Christian Center	Pomona, CA	Bishop Henry Alexander	2/24/09	Your Resources Will Meet Your Needs	https://www.youtube.com/watch?v=u1LJ46-PfyY

18	Abundant Living Family Church	Rancho Cucamonga, CA	Diego Mesa	9/7/14	Money Matters	https://vimeo.com/105612371
19	Rivers Edge Church	Rancho Cucamonga, CA	Gary Hornsby	6/13/10	Ask of God	http://179038.web14.elexioamp.com/filerequest/1695.mp3
20	North Hills Church	Rancho Cucamonga, CA	Jim Mann	2/22/15	How to Be Rich Part 3	http://www.northhills.us/?sermons=how-to-be-rich-part-3
21	Packing House	Redlands, CA	Ed Rea	8/13/08	Why Worry	Audio MP3
22	Sunrise Church	Rialto, CA	Gregory Hooper	11/30/08	How to Thrive and Not Just Survive	http://www.sunrisechurch.org/Websites/sunrisechurch/Blog/284596/nov_30_08.mp3
23	Calvary Chapel Rialto	Rialto, CA	Cliff Wilson	3/15/09	Generosity or Hypocrisy?	http://ccrmedia.com/ccr/?sermon_id=306
24	Calvary Chapel Rialto	Rialto, CA	Terry Hlebo	11/16/08	The Fish Story	http://ccrmedia.com/ccr/?sermon_id=178
25	Calvary Chapel Rialto	Rialto, CA	Terry Hlebo	11/9/08	Powerless	http://ccrmedia.com/ccr/?sermon_id=176
26	Sunrise Church	Rialto, CA	Jay Pankratz	1/9/09	What is Success	Audio MP3

27	Harvest Christian Fellowship	Riverside, CA	Greg Laurie	5/27/09	The Bubble that Bursts	https://www.harvest.org/watch-and-listen/webcast/watch/the-bubble-that-bursts
28	Sandals Church	Riverside, CA	Matt Brown	5/24/14	The Path to Financial Blessing	https://sandalschurch.com/watch/the-path/the-path-to-financial-blessing/
29	Relevant Church	Riverside, CA	Jonathan Bilima	2/8/14	I was broke and now I'm not... Part 1	Audio MP3
30	The Rock World Outreach Center	San Bernardino, CA	Karel Sanders	3/25/09	Victory Through Disadvantage	http://www.rockchurch.com/messages/victory_through_disadvantage
31	The Rock World Outreach Center	San Bernardino, CA	Jim Cobrae	3/12/09	Prescription for Happiness	Audio MP3
32	The Rock World Outreach Center	San Bernardino, CA	Luke Cobrae	6/12/16	Breathing Room	https://rockchurch/messages/breathing_room_5
33	Set Free Church San Bernardino	San Bernardino, CA	Ray Slocum	10/22/12	Obedient Giving in Times of Little	https://www.youtube.com/watch?v=8Ud0j8Q2BcQ
34	Christ's Church of the Valley	San Dimas, CA	Jeff Vines	2/24/13	Generosity	https://www.ccvsocial.com/watch/detail/60/290/

35	Foothill Bible Church	Upland, CA	David Forsyth	8/12/12	God or Greed Part 1	Audio MP3
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